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WHEREAS, satisfactory evidence of compliance with all the requirements of the laws of the State of Florida has been presented to me, I Robert F. Milligan, Comptroller of the State of Florida as Commissioner of Banking, under and by virtue of the authority vested in me by the constitution and statutes of the State of Florida, do hereby authorize:

COMMUNITY BANK OF BROWARD Dania Beach, Florida

TO TRANSACT A GENERAL BANKING BUSINESS

1105

CERTIFICATE NUMBER

Given Under My Hand and Seal of Office

day of January, A.D. 2002.

ROBERT F. MILLIGAN Comptroller of Florida

Commissioner of Banking

ATTEST:

Director, Division

institution acquired by

OFFICE OF THE COMPTROLLER AND COMMISSIONER OF BANKING

State of Florida