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ROBERT F. MILLIGAN  
COMPTROLLER OF FLORIDA

OFFICE OF THE COMPTROLLER

DEPARTMENT OF BANKING AND FINANCE

STATE OF FLORIDA

TALLAHASSEE

32399-0350

January 4, 1999

Nicholas J. Cook  
SunTrust Banks, Inc.  
25 Park Place  
Atlanta, GA 30303

600002808876--7

Dear Mr. Cook:

Re: "Citizens Bank of Marianna",  
Marianna, Florida

We are enclosing for your files a copy of the cancelled Certificate of Authority to Transact a General Banking Business due to the original Certificate (Charter #101) not being located.

The Certificate has been cancelled pursuant to the above-referenced bank merged with merged with and into SunTrust Bank, Tallahassee, National Association, Tallahassee, Florida, effective October 1, 1998.

I have enclosed a Certificate of Surrender of State Charter which should be completed and filed with the Department of State.

We trust you will feel free to call on this office if we can be of any further service to you.

Sincerely,

*Kathy Ryan*

Kathy E. Ryan  
Administrative Assistant  
Division of Banking  
101 E. Gaines Street  
The Fletcher Bldg., Sixth Floor  
Tallahassee, FL 32399-0350  
(850) 410-9111

*This bank merged  
into Sun Trust Bank,  
Tallahassee, NA -  
eff. 10/1/98 - No  
Cent. of Surrender  
was received.*

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Enclosures

cc: Federal Deposit Insurance Corporation, Atlanta, GA  
Federal Reserve Bank of Atlanta, Atlanta, GA  
Bureau of Financial Institutions - District I  
Bureau of Corporations - Secretary of State

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3/16/99*