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FILED
Mar 10 1998 8:00am
Secretary of State

PROFIT CORPORATION ANNUAL REPORT 1998		FLORIDA DEPARTMENT OF STATE Sandra B. Mortham Secretary of State DIVISION OF CORPORATIONS
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DOCUMENT # 018277 (4)
1. Corporation Name
CITIZENS BANK OF OVIEDO

Principal Place of Business	Mailing Address
150 GENEVA DR PO BOX 620720 OVIEDO FL 32762-0720 US	PO BOX 620720 OVIEDO FL 32762-0720 US



DO NOT WRITE IN THIS SPACE

2. Principal Place of Business	2a. Mailing Address	3. Date Incorporated or Qualified	4. FEI Number	Applied For
21 Suite, Apt. #, etc.	26 Suite, Apt. #, etc.	05/25/1946	59-0557762	Not Applicable
22 City & State	27 City & State	5. Certificate of Status Desired <input type="checkbox"/>	\$8.75 Additional Fee Required	
23 Zip	28 Zip	6. Election Campaign Financing Trust Fund Contribution <input type="checkbox"/>	\$5.00 May Be Added to Fees	
24 Country	29 Country	8. This corporation owes or has paid the current year Intangible Personal Property Tax due June 30. <input type="checkbox"/> Yes <input type="checkbox"/> No		

9. Name and Address of Current Registered Agent	10. Name and Address of New Registered Agent
ABELL, JAMES W. 2247 SUNNYVIEW DRIVE OVIEDO FL 32765	Richard H. Lee 6097 Lake Charm Cir. Oviedo, FL 32765
81 Name	82 Street Address (P.O. Box Number is Not Acceptable)
83	84 City
	FL 85 Zip Code

11. Pursuant to the provisions of Sections 607.0502 and 607.1508, Florida Statutes, the above-named corporation submits this statement for the purpose of changing its registered office or registered agent, or both, in the State of Florida. Such change was authorized by the corporation's board of directors. I hereby accept the appointment as registered agent. I am familiar with, and accept the obligations of, Section 607.0505, Florida Statutes.

SIGNATURE: Richard H. Lee President DATE: 2/26/98

12. OFFICERS AND DIRECTORS	13. ADDITIONS/CHANGES TO OFFICERS AND DIRECTORS IN 12
TITLE NAME STREET ADDRESS CITY-ST-ZIP	1.1 TITLE 1.2 NAME 1.3 STREET ADDRESS 1.4 CITY-ST-ZIP
P ABELL, JAMES W 2247 SUNNYVIEW DR OVIEDO FL	<input type="checkbox"/> Change <input type="checkbox"/> Addition
TITLE NAME STREET ADDRESS CITY-ST-ZIP	2.1 TITLE 2.2 NAME 2.3 STREET ADDRESS 2.4 CITY-ST-ZIP
D OLLIFF, PENNIE M. (SR) 603 N CENTRAL AVE. OVIEDO FL	<input type="checkbox"/> Change <input type="checkbox"/> Addition
TITLE NAME STREET ADDRESS CITY-ST-ZIP	3.1 TITLE 3.2 NAME 3.3 STREET ADDRESS 3.4 CITY-ST-ZIP
V DISHMAN, EDITH 75 LAWN ST OVIEDO FL	<input type="checkbox"/> Change <input type="checkbox"/> Addition
TITLE NAME STREET ADDRESS CITY-ST-ZIP	4.1 TITLE 4.2 NAME 4.3 STREET ADDRESS 4.4 CITY-ST-ZIP
AC KLUKIS, FLO-ANN 800 TEMPLE TERRACE OVIEDO FL	<input type="checkbox"/> Change <input type="checkbox"/> Addition
TITLE NAME STREET ADDRESS CITY-ST-ZIP	5.1 TITLE 5.2 NAME 5.3 STREET ADDRESS 5.4 CITY-ST-ZIP
CD WHEELER, B F JR P O BOX 220 OVIEDO FL	<input type="checkbox"/> Change <input type="checkbox"/> Addition
TITLE NAME STREET ADDRESS CITY-ST-ZIP	6.1 TITLE 6.2 NAME 6.3 STREET ADDRESS 6.4 CITY-ST-ZIP
President Richard H. Lee 6097 Lake Charm Cir. Oviedo, FL 32765	<input type="checkbox"/> Change <input type="checkbox"/> Addition

14. I hereby certify that the information supplied with this filing does not qualify for the exemption stated in Section 119.07(3)(i), Florida Statutes. I further certify that the information indicated on this annual report or supplemental annual report is true and accurate and that my signature shall have the same legal effect as if made under oath; that I am an officer or director of the corporation or the receiver or trustee empowered to execute this report as required by Chapter 607, Florida Statutes; and that my name appears in Block 12 or Block 13 if changed, or on an attachment with an address.

SIGNATURE: Richard H. Lee President

2/26/98

CR2E034 (10/97)

CITIZENS BANK OF OVIEDO

(COMPLETE LISTING)

OFFICERS

DISHMAN, EDITH	SR. VP	75 LAWN ST.	OVIEDO, FL
LEE, RICHARD	PRESIDENT	6097 LAKE CHARM CIR.	OVIEDO, FL.
KLUKIS, FLO-ANN	AUDITOR/COMPLIANCE	800 TEMPLE TERRACE	OVIEDO, FL
WHITE, GALE	VICE PRESIDENT	655 ROCHESTER ST.	OVIEDO, FL
AULIN, LIZ	VP/CASHIER	2389 PENNSYLVANIA AVE.	OVIEDO, FL
SHARE, LYNDY	ASST. V.P./ASST. CASHIER	127 E. 8TH ST.	CHULUOTA, FL
VARGO, TERRY	VP/LOAN MANAGER	2796 GOLDENROD RD.	WINTER PARK, FL.
HESTER, LISA	LOAN OFFICER	1026 BURNETT ST.	OVIEDO, FL
WOODS, TERESA	LOAN OFFICER	610 GREGORY DR.	OVIEDO, FL
PBGY BANKSTON	SECURITY OFFICER	1871 CURRYVILLE RD.	CHULUOTA, FL.
MOORE, PAULA	V.P/CONTROLLER & SECRETARY/BOARD	736 INNSBRUCK DR.	ORLANDO, FL
HAYES, FRAN	LOAN OFFICER	1613 BOB WHITE TRL.	CHULUOTA FL
HURLEY, NANCY	HUMAN RESOURCES OFFICER	P. O. BOX 620751	OVIEDO, FL
FUNKE, REBECCA	BRANCH MGR	890 FT. CHRISTMAS RD.	CHULUOTA, FL
TIM SLATTERY	V.P. OF BUSINESS DEV.	3889 WATERVIEW LOOP	WINTER PARK, FL.

DIRECTORS

WHEELER, B.F., JR.	CHAIRMAN	6065 LAKE CHARM CIR.	OVIEDO, FL.
YARBOROUGH, EDWARD		P.O. BOX 620220	
		FIRST STREET	GENEVA, FL.
		P.O. BOX 65	
PARKER, EDWARD		2040 SPRING LANDING DR.	LONGWOOD, FL.
ONDICK, EDWARD	VICE CHAIRMAN	989 GREENTREE DR.	WINTER PARK, FL.
LUKAS, JONATHAN		2340 PINE STREET	OVIEDO, FL.
CONLEY, JOHNIE, III		636 S. LAKE JESSUP AVE.	OVIEDO, FL.
BLACKWOOD, BERNARD		381 MAPLE COURT	OVIEDO, FL.
		P.O. BOX 620852	
RICHARD H. LEE	PRESIDENT	6097 LAKE CHARM CIR.	OVIEDO, FL.
PENNIE M. OLLIFF		603 N. CENTRAL AVE.	OVIEDO, FL.
		P.O. BOX 620535	
ROBERT G. MARTIN		395 OLD MIMS ROAD	GENEVA, FL.