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(Requestor's Name)

(Address)

(Address)

(City/State/Zip/Phone #)

☐ PICK-UP

☐ WAIT

☐ MAIL

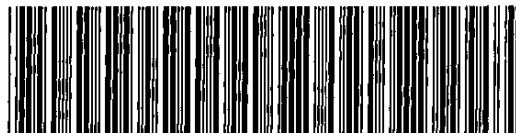
(Business Entity Name)

(Document Number)

Certified Copies \_\_\_\_\_ Certificates of Status \_\_\_\_\_

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SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

RN

## EARLY BANCSHARES, INC. – FLORIDA

777 Main Street, Suite G-5  
Chipley, FL 32428  
850.415.6870  
Fax: 850.415.6872

July 18, 2007

VIA USPS Express Mail

Michelle Milligan  
Department of State, Division of Corporations  
Clifton Building  
2661 Executive Center Circle  
Tallahassee, FL 32301

RE: **BANK OF EARLY - Application for Foreign Corporation to Transact Business in Florida**  
**Application for Registration of Fictitious Name – ONE SOUTH FINANCIAL**

Michelle:

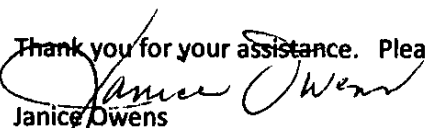
Thanks again for your personal assistance with this paper work. As we discussed yesterday after your review, you should find enclosed the following items:

1. Cover Letter re. Application by Foreign Corporation for Authorization to Transact Business in Florida
2. Application by Foreign Corporation for Authorization to Transact Business in Florida (3 pages)
3. Certificate of Existence from State of Georgia re. Bank of Early
4. Letter from Office of Financial Regulation re. no objection to Bank of Early transacting business in Florida or using a fictitious name.
5. Cover Letter to Registration Section re. Application for Registration of Fictitious Name
6. Application for Registration of Fictitious Name
7. Copy of checks to Department of State for applicable fees.

It is my understanding that you will walk over the Application to Transact Business and then enter the assigned Document Number on the Fictitious Name Application.

I know that the originals will be returned to Blakely, GA, however, I would very much appreciate you mailing or faxing me copies of everything.

Thank you for your assistance. Please let me know if you have any questions.

  
Janice Owens  
Administrative Assistant to  
Kim D. Wilson, Executive Vice President  
Early Bancshares, Inc

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TALLAHASSEE, FLORIDA



**OFFICE OF FINANCIAL REGULATION**

**DON B. SAXON**  
COMMISSIONER

**FINANCIAL SERVICES  
COMMISSION**

**CHARLIE CRIST**  
GOVERNOR

**BILL MCCOLLUM**  
ATTORNEY GENERAL

**ALEX SINK**  
CHIEF FINANCIAL OFFICER

**CHARLES BRONSON**  
COMMISSIONER OF  
AGRICULTURE

July 13, 2007

Ms. Janice Owens  
Early Bancshares, Inc.  
777 Main Street, Suite G-5  
Chipley, Florida 32428

Re: Bank of Early d/b/a One South Financial

Dear Ms. Owens:

Reference is made to your recent letter/fax requesting approval of the above-referenced name, a state-chartered financial institution located in Blakely, Georgia, which will operate a loan production office in Chipley, Florida.

As Section 655.922, Florida Statutes, exempts a financial institution, holding company or its subsidiaries from the prohibition of using the word "bank," "banco," "banque," "banker," "banking," "trust company," "savings and loan association," "savings bank," or "credit union," or words of similar import, in any context or in any manner in its corporate name. The Office will not object to the use of the above name being registered to transact business as a foreign corporation or use of a fictitious name in the state of Florida. This does not authorize the institution to engage in a banking business in the state of Florida. Proper regulatory approvals will be required.

Sincerely,

Linda B. Charity  
Director

LBC:ker

cc: Karon Beyer, Chief, Bureau of Commercial Recordings, Division of Corporations,  
Department of State

## COVER LETTER

**TO:** New Filing Section  
Division of Corporations

**SUBJECT:** Bank of Early Inc.  
(Name of corporation - must include suffix)

Dear Sir or Madam:

The enclosed "Application by Foreign Corporation for Authorization to Transact Business in Florida," "Certificate of Existence," and check are submitted to register the above referenced foreign corporation to transact business in Florida.

Please return all correspondence concerning this matter to the following:

F. C. "Butch" Wiggins  
(Name of Person)  
Bank of Early  
(Firm/Company)  
P.O. Box 527  
(Address)  
Blatley, GA 39823  
(City/State and Zip code)

For further information concerning this matter, please call:

Kim Davis Wilson at (850) 415-6870  
(Name of Person) (Area Code & Daytime Telephone Number)

**STREET/COURIER ADDRESS:**

New Filing Section  
Division of Corporations  
Clifton Building  
2661 Executive Center Circle  
Tallahassee, FL 32301

**MAILING ADDRESS:**

New Filing Section  
Division of Corporations  
P.O. Box 6327  
Tallahassee, FL 32314

Enclosed is a check for the following amount:

- ☐ \$70.00 Filing Fee    ☐ \$78.75 Filing Fee & Certificate of Status    ☐ \$78.75 Filing Fee & Certified Copy    ☒ \$87.50 Filing Fee, Certificate of Status & Certified Copy

**APPLICATION BY FOREIGN CORPORATION FOR AUTHORIZATION TO TRANSACT  
BUSINESS IN FLORIDA**

IN COMPLIANCE WITH SECTION 607.1503, FLORIDA STATUTES, THE FOLLOWING IS SUBMITTED TO  
REGISTER A FOREIGN CORPORATION TO TRANSACT BUSINESS IN THE STATE OF FLORIDA.

1. Bank of Early Inc.  
(Enter name of corporation; must include "INCORPORATED," "COMPANY," "CORPORATION,"  
"Inc.," "Co.," "Corp.," "Inc.," "Co.," or "Corp.")

(If name unavailable in Florida, enter alternate corporate name adopted for the purpose of transacting business in Florida)

2. Georgia 3. 58-0228950  
(State or country under the law of which it is incorporated) (FEI number, if applicable)

4. 04-03-1941 5. perpetual  
(Date of incorporation) (Duration: Year corp. will cease to exist or "perpetual")

6. \_\_\_\_\_  
(Date first transacted business in Florida, if prior to registration)  
(SEE SECTIONS 607.1501 & 607.1502, F.S., to determine penalty liability)

7. 777 Main Street, Suite G-5, Chipley, FL 32428  
(Principal office address)

Same  
(Current mailing address)

8. Operating as loan production office  
(Purpose(s) of corporation authorized in home state or country to be carried out in state of Florida)

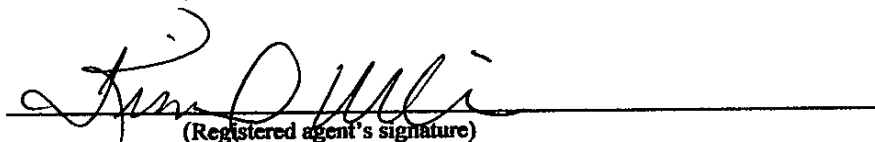
9. Name and street address of Florida registered agent: (P.O. Box NOT acceptable)

Name: Kim Davis Wilson

Office Address: 777 Main Street, Suite G-5  
Chipley, FL, Florida 32428  
(City) (Zip code)

**10. Registered agent's acceptance:**

*Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this application, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relative to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.*

  
(Registered agent's signature)

11. Attached is a certificate of existence duly authenticated, not more than 90 days prior to delivery of this application to the Department of State, by the Secretary of State or other official having custody of corporate records in the jurisdiction under the law of which it is incorporated.

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TALLAHASSEE, FLORIDA

12. Names and business addresses of officers and/or directors:

**A. DIRECTORS**

Chairman: Marvin Singletary  
Address: 608 North Ingleside Drive, Albany, GA 31707

Director: William Anthony "Tony" Smith  
Address: Route 2, Box 205, Arlington, GA 39813

Director: J. Albert Hammack  
Address: 125 Huntington Road, Dalton, GA 30720

**B. OFFICERS**

President/CEO: F.C. "Butch" Wiggins  
Address: 2722 Rock Hill Road, Blakely, GA 39823

Vice President: Kim Davis Wilson  
Address: 1659 Lovewood Road, Cottondale, FL 32431

Vice President: Renee Skipper  
Address: 12347 Columbia Street, Blakely, GA 39823

Secretary/Treasurer: Renee Skipper  
Address: 12347 Columbia Street, Blakely, GA 39823

NOTE: If necessary, you may attach an addendum to the application listing additional officers and/or directors.

13. \_\_\_\_\_

(Signature of Director or Officer listed in number 12 of the application)

14. **KIM DAVIS WILSON, Vice President** \_\_\_\_\_

(Typed or printed name and capacity of person signing application)

Addendum to Item 12 of Application by Foreign Corporation for Authorization to Transact Business in Florida.

12. A. DIRECTORS – continued

Director: Dr. Patricia M. Cleveland  
Address: 929 Abdally Lane, Blakely, GA 39823

Director: Thomas H. Bell  
Address: P.O. Box 591, Blakely, GA 39823

Director: Dr. Garrett Bennett  
Address: Blakely Medical Group, 524 Flowers Drive, Blakely, GA 39823

Director: Thomas A. Beaty  
Address: P.O. Box 3453, Auburn, AL 36831-6796

Director: W. Charles DeLoach  
Address: 451 Lakewood Drive, Blakely, GA 39823

Director: Holland Eugene Ragan  
Address: 64 Ragan Drive, Dothan, AL 36303

Director: Dr. E. H. Giles  
Address: Blakely Immediate Care, 1095 Giles Hightower Road, Blakely, GA 39823

Director: R.D. Grist, Jr.  
Address: P.O. Box 818, Blakely, GA 39823

Director: Raymond C. Singletary, Jr.  
Address: 173 Mill Place, Blakely, GA 39823

Director: Steve Singletary  
Address: P.O. Box 628, Blakely, GA 39823

Director: Jack Sutton  
Address: 430 W. Old Bainbridge Road, Jakin, GA 39861

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SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

# STATE OF GEORGIA

## Secretary of State

Corporations Division  
315 West Tower  
#2 Martin Luther King, Jr. Dr.  
Atlanta, Georgia 30334-1530

### CERTIFICATE OF EXISTENCE

I, Karen C Handel, Secretary of State and the Corporations Commissioner of the state of Georgia, hereby certify under the seal of my office that

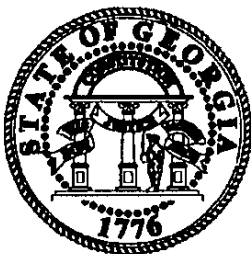
#### BANK OF EARLY

##### Domestic Bank

was duly incorporated on 04/03/1941 in Georgia. Said corporation is in compliance with the applicable filing and annual registration provisions of Title 14 of the Official Code of Georgia Annotated and has not filed articles of dissolution.

This certificate is issued under the authority of Title 14 of the Official Code of Georgia Annotated and is prima-facie evidence of the existence or nonexistence of the facts stated herein.

This certificate applies only to filings pursuant to Title 14 of the Official Code of Georgia Annotated. Information concerning bank related filings must be certified by the Georgia Department of banking and Finance.



WITNESS my hand and official seal of the City of Atlanta and the State of Georgia on 10th day of July, 2007

Karen C Handel  
Secretary of State