

F24000002109

(Requestor's Name)

(Address)

(Address)

(City/State/Zip/Phone #)

☐ PICK-UP

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(Business Entity Name)

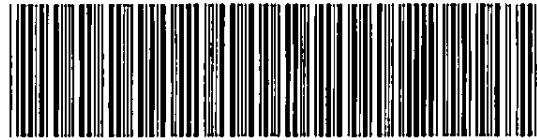
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K. Brumley

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FLORIDA DEPARTMENT OF STATE
Division of Corporations

February 27, 2024

IGLER PEARLMAN P.A.
2457 CARE DR., STE. 203
TALLAHASSEE, FL 32308

SUBJECT: BAYFIRST NATIONAL BANK
Ref. Number: W24000032277

We have received your document for BAYFIRST NATIONAL BANK and your check(s) totaling \$70.00. However, the enclosed document has not been filed and is being returned for the following correction(s):

Written approval and clearance of the words BANK, BANC, BANCO, BANQUE, BANKER, BANKING, TRUST COMPANY, SAVINGS AND LOAN ASSOCIATION, SAVINGS BANK or CREDIT UNION, or words of similar import in any context or any manner must be obtained from the Office of Financial Regulation, pursuant to section 655.922(2a), Florida Statutes.

If the proposed name is approved by the Office of Financial Institutions, resubmit the document and the approval letter to the Division of Corporations for filing. The Office of Financial Institutions' phone number is 850-410-9800.

A certificate of existence or a certificate of good standing, dated no more than 90 days prior to the delivery of the application to the Department of State, duly authenticated by the secretary of state or other official having custody of the records in the jurisdiction under the laws of which it is incorporated/organized, must be submitted to this office. A translation of the certificate under oath of the translator must be attached to a certificate which is in a language other than the English language. A photocopy of this certificate is not acceptable.

Please return your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 245-6051.

KYLE D BRUMBLEY
Regulatory Specialist II Supervisor

Letter Number: 224A00004207

IGLER | PEARLMAN P.A.
ATTORNEYS AT LAW

February 26, 2024

Registration Section
Division of Corporations
The Centre of Tallahassee
2415 North Monroe Street, Suite 810
Tallahassee, Florida 32303

Re: BayFirst National Bank

To Whom It May Concern:

Enclosed is an Application by Foreign Corporation for Authorization to Transact Business in Florida for BayFirst National Bank ("BayFirst"). BayFirst is a national bank chartered by the United States of America with its principal place of business in St. Petersburg, Florida. Third parties with which BayFirst does business have questioned why it does not have a listing viewable on SUNBIZ. From time to time, they have requested evidence of the identities of BayFirst's directors and officers. To address such requests, BayFirst wishes to file the enclosed application and have your office publicly disclose its contents on SUNBIZ.

Please call me if you have any questions if this request or if you believe you cannot process it. We thank you in advance for your consideration of this matter.

Sincerely,

IGLER AND PEARLMAN, P.A.



Richard Pearlman

Enclosure

COVER LETTER

TO: Registration Section
Division of Corporations

SUBJECT: BayFirst National Bank

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," or "Certificate of Good Standing" 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:

Richard Pearlman

Name of Person

Igler and Pearlman, P.A.

Firm/Company

2457 Care Drive, Suite 203

Address

Tallahassee, Florida 32308

City/State and Zip code

richard.pearlman@iglerlaw.com

E-mail address: (to be used for future annual report notification)

For further information concerning this matter, please call:

Richard Pearlman

at (850) 878-2411

Name of Person

Area Code

Daytime Telephone Number

STREET/COURIER ADDRESS:

Registration Section
Division of Corporations
The Centre of Tallahassee
2415 N. Monroe Street, Suite 810
Tallahassee, FL 32303

MAILING ADDRESS:

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

Enclosed is a check for the following amount:

Please make check payable to: **FLORIDA DEPARTMENT OF STATE**

☒ \$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



Commissioner Russell C. Weigel, III

VIA ELECTRONIC MAIL

April 18, 2024

Richard Pearlman
2457 Care Drive, Suite 203
Tallahassee, Florida 32308

Re: **BayFirst National Bank**

Dear Mr. Pearlman:

Reference is made to your recent letter requesting approval to register the above-referenced name with the Florida Secretary of State. The bank is a National Bank, and is regulated by Office of The Comptroller of The Currency.

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. Therefore, this Office will not object to the use of the above referenced name being registered to transact business in the state of Florida. However, this correspondence is not intended to grant the authority to act in any licensed capacity until all licensing requirements have been met within this state.

Sincerely,

Jason M. Guevara
Financial Administrator
Division of Financial Institutions
Office of Financial Regulation

JMG:td

cc: Lee Yarbrough, Chief, Bureau of Commercial Recordings, Division of Corporations,
Department of State

2024 APR 18 PM 3:47

**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. BayFirst National Bank
(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. United States 3. 59-3526917
(State or country under the law of which it is incorporated) (FEI number, if applicable)
4. May 16, 2022 5. _____
(Date of incorporation) (Date of duration, if other than perpetual)
6. May 16, 2022
(Date first transacted business in Florida, if prior to registration)
(SEE SECTIONS 607.1501 & 607.1502, F.S., to determine penalty liability)
7. 700 Central Avenue, St. Petersburg, Florida 33701
(Principal office street address)
- (Current mailing address, if different)
8. Name and street address of Florida registered agent: (P.O. Box NOT acceptable)
- Name: Lynn Briscoe
- Office Address: 700 Central Avenue
- St. Petersburg , Florida 33701
(City) (Zip code)

2024 FEB 18 PM 3:47

9. 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.

Lynn Briscoe
(Registered agent's signature)

10. 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.

11. For initial indexing purposes, list names, titles and addresses of the primary officers and/or directors [up to six (6) total]:

A. DIRECTORS

☐ Chairman Name: SEE ATTACHED
☐ Vice Chairman Address: _____
☐ Director _____
☐ President _____
☐ Vice President _____
☐ Secretary ☐ Treasurer
☐ Other _____ ☐ Other _____

☐ Chairman Name: _____
☐ Vice Chairman Address: _____
☐ Director _____
☐ President _____
☐ Vice President _____
☐ Secretary ☐ Treasurer
☐ Other _____ ☐ Other _____

☐ Chairman Name: _____
☐ Vice Chairman Address: _____
☐ Director _____
☐ President _____
☐ Vice President _____
☐ Secretary ☐ Treasurer
☐ Other _____ ☐ Other _____

☐ Chairman Name: _____
☐ Vice Chairman Address: _____
☐ Director _____
☐ President _____
☐ Vice President _____
☐ Secretary ☐ Treasurer
☐ Other _____ ☐ Other _____

☐ Chairman Name: _____
☐ Vice Chairman Address: _____
☐ Director _____
☐ President _____
☐ Vice President _____
☐ Secretary ☐ Treasurer
☐ Other _____ ☐ Other _____

☐ Chairman Name: _____
☐ Vice Chairman Address: _____
☐ Director _____
☐ President _____
☐ Vice President _____
☐ Secretary ☐ Treasurer
☐ Other _____ ☐ Other _____

Important Notice: Use an attachment to report more than six (6). The attachment will be imaged for reporting purposes only. Non-indexed individuals may be added to the index when filing your Florida Department of State Annual Report form.

12. Robin L. Oliver
Signature of Director or Officer

The officer or director signing this document (and who is listed in number 11 above) affirms that the facts stated herein are true and that he or she is aware that false information submitted in a document to the Department of State constitutes a third degree felony as provided for in s.817.155, F.S.

13. ROBIN OLIVER
(Typed or printed name and capacity of person signing application)

**BAYFIRST NATIONAL BANK
DIRECTORS AND EXECUTIVE OFFICERS**

Name	Title	Address
Lewis O. Benner	EVP, CCO	700 Central Avenue, St. Petersburg, Florida 33701
Derek S. Berset	Director	700 Central Avenue, St. Petersburg, Florida 33701
Mark S. Berset	Director	700 Central Avenue, St. Petersburg, Florida 33701
Dennis R. DeLoach, III	Director	700 Central Avenue, St. Petersburg, Florida 33701
Alexander Harris	Director	700 Central Avenue, St. Petersburg, Florida 33701
Tarek Helal	Director	700 Central Avenue, St. Petersburg, Florida 33701
Brandi N. Jaber	EVP, CPO	700 Central Avenue, St. Petersburg, Florida 33701
Anthony N. Leo	Director	700 Central Avenue, St. Petersburg, Florida 33701
John Macaluso	EVP, CTO	700 Central Avenue, St. Petersburg, Florida 33701
Scott J. McKim	EVP, CFO	700 Central Avenue, St. Petersburg, Florida 33701
Robin L. Oliver	President, COO	700 Central Avenue, St. Petersburg, Florida 33701
Christos Politis, M.D.	Director	700 Central Avenue, St. Petersburg, Florida 33701
Thomas G. Quale	EVP, CLO	700 Central Avenue, St. Petersburg, Florida 33701
Anthony Saravanos	Chairman	700 Central Avenue, St. Petersburg, Florida 33701
Bradly W. Spoor	Director	700 Central Avenue, St. Petersburg, Florida 33701
Sheryl WuDunn	Director	700 Central Avenue, St. Petersburg, Florida 33701
Thomas G. Zernick	Director, CEO	700 Central Avenue, St. Petersburg, Florida 33701
Barbara J. Zipperian	Director	700 Central Avenue, St. Petersburg, Florida 33701



CERTIFICATE OF CORPORATE EXISTENCE

I, Michael J. Hsu, Acting Comptroller of the Currency, do hereby certify that:

1. The Comptroller of the Currency, pursuant to Revised Statutes 324, et seq, as amended, and 12 USC 1, et seq, as amended, has possession, custody, and control of all records pertaining to the chartering, regulation, and supervision of all national banking associations.

2. BayFirst National Bank," St. Petersburg, Florida (Charter No. 25276), is a national banking association formed under the laws of the United States and is authorized thereunder to transact the business of banking on the date of this certificate.

IN TESTIMONY WHEREOF, today, February 20, 2024, I have hereunto subscribed my name and caused my seal of office to be affixed to these presents at the U.S. Department of the Treasury, in the City of Washington, District of Columbia



Acting Comptroller of the Currency

