

Document Number of Form
F95000004371

CP CORPORATION SYSTEM

Requestor's Name
660 EAST JEFFERSON STREET

Address
TALLAHASSEE FL 32301 222-1092

City State Zip Phone

CORPORATION(S) NAME

*****70.000 *****70.000

The Provident Bank

WRS-1712

SEP 11 1983
SEP 11 1983
SEP 11 1983

Profit
 NonProfit
 Limited Liability Company
 Foreign

Amendment
 Merger
 Dissolution/Withdrawal
 Mark

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 Reinstatement
 Certified Copy

Annual Report
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FLORIDA DEPARTMENT OF STATE
Sandra B. Mortham
Secretary of State

August 24, 1995

CT CORPORATION

SUBJECT: THE PROVIDENT BANK, INC.
Ref. Number: W95000017121

We have received your document for THE PROVIDENT BANK, INC. 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 terms BANK, BANKER, BANC, BANKING, TRUST COMPANY, BANCSHARES, SAVINGS & LOAN ASSOCIATION, SAVINGS BANK, or CREDIT UNION must be obtained from the Division of Banking and Finance, pursuant to section 655.922(2a), Florida Statutes. The address is:

Division of Banking
Director's Office
Suite 1401, The Capitol
Tallahassee, FL 32399-0350
(904) 488-1111.

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 (904) 487-6093.

Freta Lott
Corporate Specialist Supervisor

Letter Number: 395A00039618



ROBERT F. MULLIGAN
COMPTROLLER OF FLORIDA

OFFICE OF COMPTROLLER
DEPARTMENT OF BANKING AND FINANCE
STATE OF FLORIDA
TALLAHASSEE
12399-0350

September 5, 1995

Kevin M. Shoa
Senior Corporate Counsel
The Provident Bank
One East Fourth Street
Cincinnati, Ohio 45202

FILED
95 SEP 11 AM 8:23
SECRETARIAT OF STATE
TALLAHASSEE, FLORIDA

Dear Mr. Shoa:

Re: "The Provident Bank, Inc."

Reference is made to your letter dated August 30, 1995, requesting approval of the above-referenced Florida corporation name. As indicated in your letter, The Provident Bank has filed an Application by Foreign Corporation for Authorization To Transact Business in Florida to operate loan production offices under the name "The Provident Bank, Inc."

As Section 655.922(2)(a), Florida Statutes, exempts a financial institution, holding company or its subsidiaries from the prohibition against using the word "bank", "banker", "banking", "trust company", "savings and loan association", "savings bank", or "credit union" in its corporate name, the Division of Banking will not object to the above-subject corporation being registered to do business in the State of Florida.

Sincerely,

Wm. Douglas Johnson
Assistant Director
Division of Banking
Suite 1401, The Capitol
Tallahassee, FL 32399-0350
(904) 488-1111

:kr

cc: Karon Beyer, Chief
Bureau of Corporate Records
Secretary of State's Office

Treasurer: _____

Address: _____

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

13. _____

(Signature of Chairman, Vice Chairman, or any officer listed in number 12 of the application)

14. Richard Gravino, Vice President

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

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TALLAHASSEE, FLORIDA

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.

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

A. DIRECTORS

Chairman: see attached list of directors

Address: _____

Vice Chairman: see attached list of directors

Address: _____

Director: see attached list of directors

Address: _____

Director: _____

Address: _____

B. OFFICERS

President: see attached list of officers

Address: _____

Vice President: _____

Address: _____

Secretary: _____

Address: _____

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TALLAHASSEE, FLORIDA

APPLICATION BY FOREIGN CORPORATION FOR AUTHORIZATION
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. The Provident Bank, Inc.
(Name of corporation: must include the word "INCORPORATED", "COMPANY", "CORPORATION", or words or
abbreviations of like import in language as will clearly indicate that it is a corporation instead of a natural person
or partnership if not so contained in the name at present.)

2. Ohio
(State or country under the law of which it is incorporated)

3. 31-0412725
(FEI number, if applicable)

4. May 29, 1902
(Date of incorporation)

5. Perpetual
(Duration: Year corp. will cease to exist or "perpetual")

6. Upon Qualification
(Date first transacted business in Florida. (See sections 607.1501, 607.1502, and 817.156, F.S.))

7. One East Fourth Street, Cincinnati, Ohio 45202

(Current mailing address)

8. To originate mortgage loans secured by residential real estate located within this state.
(Purpose(s) of corporation authorized in home state or country to be carried out in the state of Florida)

9. Name and street address of Florida registered agent:

Name: C T Corporation System

Office Address: c/o C T Corporation System, 1200 South Pine Island Road

Plantation, Florida, 33324
(Zip Code)

10. Registered agent 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 obligation of my position as registered agent.

C T Corporation System

G.L. Hatfield
(Registered agent's signature) (Officer)

G.L. Hatfield, Asst. Secy.

(Type Name and Title of Officer)

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TALLAHASSEE, FLORIDA

THE PROVIDENT BANK
SENIOR OFFICERS & PRINCIPAL SHAREHOLDER
 July 24, 1995

NAME	BUSINESS AND ADDRESS	SECRETARY OF STATE TITLE	DATE TOOK OFFICE	RESIDENCE	SOCIAL SECURITY NO.
Allen L. Davis	The Provident Bank	President, CEO & Other Director	1984	8255 Kroger Farm Road Cincinnati, OH 45243	270-40-9488
Philip R. Myers	The Provident Bank	Senior Executive Vice President & Other Director	1982	8600 Bridgewater Lane Cincinnati, OH 45243	291-36-6862
Robert L. Hoverson	The Provident Bank	Executive Vice President	1995	8700 Pipewell Road Cincinnati, OH 45243	534-38-6534
John R. Farenkopf	The Provident Bank	Senior Vice President & CFO	1992	1351 Suncrest Drive Cincinnati, OH 45208	288-44-1255
Jerry L. Grace	The Provident Bank	Senior Vice President & Treasurer	1992	9025 Given Road Cincinnati, OH 45243	270-83-4810
Richard Gravino	The Provident Bank	Senior Vice President	1995	621 Meining Way #2605 Cincinnati, OH 45202	161-30-5780
Mark E. Magee	The Provident Bank	Senior Vice President, General Counsel & Secretary	1989	47 Locust Hill Road Cincinnati, OH 45245	287-42-7369
Jack M. Cook	The Health Alliance of Greater Cincinnati 2060 Reading Road Cincinnati, OH 45202	Other Director	1992	53 Dorino Place Cincinnati, OH 45215	243-40-9488
Thomas D. Grote, Jr.	Thomas J. Dyer Company 200 Mechanical Enterprise Building 5240 Lester Road Cincinnati, OH 45213-2586	Other Director	1991	5840 Wayside Avenue Cincinnati, OH 45230	291-58-2239

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S. Paul Mathews	Mathews & Mathews, LPA 4557 Montgomery Road Cincinnati, OH 45212	Other Director	1980	15 Carpenter's Ridge Cincinnati, OH 45241	270-16-2986
Joseph A. Pedoro	JLM Financial Inc. 49 East Fourth Street - Suite 521 Cincinnati, OH 45202	Other Director	1993	5479 Palisades Drive Cincinnati, OH 45238	295-36-2821
Sidney A. Pearlless, M.D.	ENT Associates of Cincinnati 3131 Harvey Avenue - Suite 201 Cincinnati, OH 45229	Other Director	1980	6723 East Farm Acres Drive Cincinnati, OH 45237	270-01-4597
Joseph A. Steger	University of Cincinnati Cincinnati, OH 45221-0063	Other Director	1992	363 LaFayette Avenue Cincinnati, OH 45220	199-28-2489

Unless indicated otherwise, all business addresses are One East Fourth Street, Cincinnati, Ohio, 45202

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TALLAHASSEE, FLORIDA

UNITED STATES OF AMERICA,
STATE OF OHIO,
OFFICE OF THE SECRETARY OF STATE.



I, Bob Taft, do hereby certify that I am the duly elected, qualified and present acting Secretary of State for the State of Ohio, and as such have custody of the records of Ohio and Foreign corporations and miscellaneous filings; that said records show THE PROVIDENT BANK, an Ohio Corporation, Charter No. 15540Z, principal location in Cincinnati, County of Hamilton, incorporated on May 29, 1902, is currently in GOOD STANDING upon the records of this office.



WITNESS my hand and official
seal at Columbus, Ohio this
21st day of July, A.D., 1995

Bob Taft

Bob Taft
Secretary of State

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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