



**OFFICE OF THE COMPTROLLER**  
DEPARTMENT OF BANKING AND FINANCE  
STATE OF FLORIDA  
TALLAHASSEE  
32399-0350

June 10, 1989

Gregory A. Gehlmann  
Mallzia, Spidl, Sloane & Fisch, P.C.  
Attorneys at Law  
One Franklin Square  
1301 K Street, NW  
Suite 700 East  
Washington, D.C. 20005

Dear Mr. Gehlmann:

Re: "FloridaFirst Bancorp. Inc."

Reference is made to your letter/fax requesting approval of the above-referenced corporate name which will be a holding company of First Federal Florida, a federally chartered mutual savings institution, located in Lakeland, Florida.

As Section 855.922(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 use of the above corporate name being registered as a foreign corporation/fictitious name to transact business in the state of Florida.

Sincerely,

Art Simon  
Director  
Division of Banking  
101 E. Gaines Street  
Fletcher Bldg.-6th Floor  
Tallahassee, FL 32399-0350  
(850) 410-9111

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

- ☐ \$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



FLORIDA DEPARTMENT OF STATE

Katherine Harris  
Secretary of State

June 14, 1999

GREGORY C. WILKES  
FLORIDAFIRST BANCORP  
205 EAST ORANGE STREET  
LAKELAND, FL 33801

SUBJECT: FLORIDAFIRST BANCORP  
Ref. Number: W99000011076

We have received your document for FLORIDAFIRST BANCORP and your check(s) totaling \$87.50. However, the document has not been filed and is being retained in this office for the following:

Please accept our apology for failing to mention this in our previous letter.

The jurisdiction under the laws of which the entity is incorporated or organized must be included in the document.

A certificate of existence, 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.

On #2 of the application United States can not be listed for the state under the law of which it is incorporated.

If you have any questions concerning the filing of your document, please call (850) 487-6020.

Tammi Cline  
Document Specialist

Letter Number: 799A00031840

SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

99 JUN 28 PM 5:00

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924-668-7747



FLORIDA DEPARTMENT OF STATE

Katherine Harris  
Secretary of State

May 13, 1999

GREGORY C. WILKES  
FLORIDAFIRST BANCORP  
205 EAST ORANGE STREET  
LAKELAND, FL 33801

SUBJECT: FLORIDAFIRST BANCORP  
Ref. Number: W99000011076

We have received your document for FLORIDAFIRST BANCORP and your check(s) totaling \$87.50. However, the enclosed document has not been filed and is being returned for the following correction(s):

The corporate name must contain a suffix that will clearly indicate that it is a corporation. Such suffixes include: CORPORATION, CORP., COMPANY, CO., INC., and INCORPORATED.

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  
101 E. Gaines St.  
Fletcher Bldg., 6th Floor.  
Tallahassee, FL 32399-0350  
(850) 488-1111.

If you have any questions concerning the filing of your document, please call (850) 487-6020.

Tammi Cline  
Document Specialist

Letter Number: 499A00026404

SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

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Hahn, McClurg, Watson, Griffith & Bush, P.A.

ATTORNEYS AT LAW

June 10, 1999

JAMES P. HAHN\*  
E. V. McCLURG  
STEPHEN C. WATSON\*  
JOHN R. GRIFFITH\*  
PHILIP H. BUSH  
JAMES M. CRAIG, II

J. TOM WATSON  
(1919-1996)

\*BOARD CERTIFIED REAL ESTATE LAWYER

P. O. BOX 38  
C.V. McCLURG BLDG.  
101 S. FLORIDA AVENUE  
LAKELAND, FLORIDA 33802-0038  
(941) 688-7747  
FAX (941) 683-4582

Ms. Tammi Cline  
Document Specialist  
Florida Department of State  
Division of Corporations  
P. O. Box 6327  
Tallahassee, FL 32314

Re: FloridaFirst Bancorp, Inc.

Dear Ms. Cline:

Regarding your reply of May 13th, a copy of which is attached for information, we are submitting to you herewith a new application to replace the earlier application of FloridaFirst Bancorp for authorization to transact business in Florida. The only change from the prior application is the addition of the word "Inc." to the name.

At the time of our letter of May 18th, we were unaware that our client's Washington, D.C. counsel had previously obtained a letter from the Florida Division of Banking stating that the division of Banking will not object to the use of the name. A copy of that letter which is dated September 9, 1998 from Mr. Art Simon is enclosed.

Assuming that everything is now in order, please proceed to have FloridaFirst Bancorp., Inc. authorized to do business in Florida and furnish us with the requested evidence thereof.

Thank you.

Yours very truly,

*E.V. McClurg*

E. V. McClurg

EVM/mb  
Enclosures

cc: Mr. Gregory C. Wilkes

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99 JUN 28 PM 5:00  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA



ROBERT F. MILLIGAN  
COMPTROLLER OF FLORIDA

OFFICE OF COMPTROLLER  
DEPARTMENT OF BANKING AND FINANCE  
STATE OF FLORIDA  
TALLAHASSEE  
32399-0350

September 9, 1998

Ms Linda Hoisington  
Legal Assistant  
Malizia, Spidi, Sloane & Fisch, P.C.  
One Franklin Square  
1301 K Street, NW  
Suite 700 east  
Washington, DC 20005

Dear Ms Hoisington:

Re: "First Florida Bancorp, Inc."

Reference is made to your letter/fax dated September 8, requesting approval of the above-referenced corporate name which will be a proposed holding company of First Federal Savings and Loan Association located in Lakeland, Florida.

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 use of the above corporate name being registered as a foreign/domestic corporation to transact business in the State of Florida.

Sincerely,

Art Simon  
Director  
Division of Banking  
101 E. Gaines Street  
Fletcher Bldg.-6th Floor  
Tallahassee, FL 32399-0350  
(850) 488-1111

:kr

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

SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

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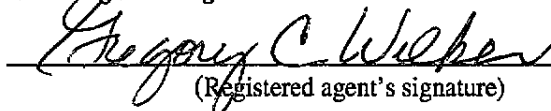
FILED

**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. FloridaFirst Bancorp, 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. United States  
(State or country under the law of which it is incorporated)
3. 59-3545582  
(FEI number, if applicable)
4. April 6, 1999  
(Date of incorporation)
5. "Perpetual"  
(Duration: Year corp. will cease to exist or "perpetual")
6. April, 1999  
(Date first transacted business in Florida.) (SEE SECTIONS 607.1501, 607.1502 and 817.155, F.S.)
7. 205 East Orange Street  
Lakeland, Florida 33801  
(Current mailing address)
8. Holding Company for a Savings Bank  
(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 or Mail Drop Box NOT acceptable)**  
Name: Gregory C. Wilkes  
Office Address: 205 East Orange Street  
Lakeland, Florida, 33801  
(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.

12. Names and addresses of officers and/or directors: (Street address **ONLY** - P.O. Box **NOT** acceptable)

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SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

**A. DIRECTORS (Street address only - P.O. Box NOT acceptable)**

Chairman: Please see attached list.

Address: \_\_\_\_\_

Vice Chairman: Please see attached list.

Address: \_\_\_\_\_

Director: Please see attached list.

Address: \_\_\_\_\_

Director: Please see attached list.

Address: \_\_\_\_\_

**B. OFFICERS (Street address only - P.O. Box NOT acceptable)**

President: Gregory C. Wilkes

Address: 205 East Orange Street

Lakeland, Florida 33801

Vice President: Please see attached list.

Address: \_\_\_\_\_

Secretary: Sonja T. Hughey

Address: 205 East Orange Street

Lakeland, Florida 33801

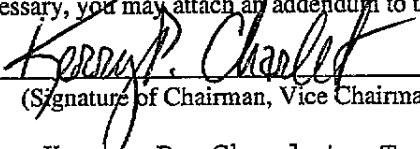
Treasurer: Kerry P. Charlet

Address: 205 East Orange Street

Lakeland, Florida 33801

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TALLAHASSEE, FLORIDA

**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. Kerry P. Charlet, Treasurer/Senior Vice President  
(Typed or printed name and capacity of person signing application)



Directors of FloridaFirst Bancorp:

Charles W. Bovay, Chairman of the Board  
2402 Newport Avenue  
Lakeland, Florida 33803

Robert H. Artman, Director  
4105 Knights Griffin Road  
Plant City, Florida 33566

Llewellyn N. Belcourt, Director  
Eighth Floor  
500 South Florida Avenue  
Lakeland, Florida 33801

Stephen H. Moore, Jr., Director  
1701 South Florida Avenue  
Lakeland, Florida 33803

Nis H. Nissen, Director  
1037 South Florida Avenue  
Lakeland, Florida 33803

Rudy H. Thornberry, Director  
1651 New Jersey Road  
Lakeland, Florida 33803

Gregory C. Wilkes, President/Director  
205 East Orange Street  
Lakeland, Florida 33801

G. F. Zimmermann, III, Director  
203 Kerneywood  
Lakeland, Florida 33803

Officers of FloridaFirst Bancorp:

Don A. Burdett, Senior Vice President  
205 East Orange Street  
Lakeland, Florida 33801

William H. Cloyd, Senior Vice President  
205 East Orange Street  
Lakeland, Florida 33801

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TALLAHASSEE, FLORIDA

Kerry P. Charlet, Senior Vice President/Treasurer  
205 East Orange Street  
Lakeland, Florida 33801

Sonja T. Hughey, Secretary  
205 East Orange Street  
Lakeland, Florida 33801

Marion L. Moore, Senior Vice President  
205 East Orange Street  
Lakeland, Florida 33801

Gregory C. Wilkes, President/Director  
205 East Orange Street  
Lakeland, Florida 33801

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SECRETARY OF STATE  
TALLAHASSEE, FLORIDA



**Office of Thrift Supervision**  
**Department of the Treasury**

1700 G Street, N.W., Washington, D.C. 20552 • (202) 906-6000

**April 28, 1999**


**CERTIFICATE OF CORPORATE EXISTENCE**

**REFERENCE: FloridaFirst Bancorp**  
**Lakeland, Florida**

I, Nadine Y. Washington, Corporate Secretary, Office of Thrift Supervision, hereby certify, according to the records of the Office of Thrift Supervision, Department of the Treasury, Washington, DC.:

1. FloridaFirst Bancorp, Lakeland, Florida, was chartered under Section 10(o) of the Home Owners' Loan Act, as amended, to transact business as a Federal MHC subsidiary holding company;
2. The charter of FloridaFirst Bancorp, Lakeland, Florida, is in full force and effect; and
3. The Holding Company Number of FloridaFirst Bancorp, Lakeland, Florida, is H-3366.



  
**Nadine Y. Washington**  
**Corporate Secretary**