



ROBERT F. MILLIGAN
COMPTROLLER OF FLORIDA

501263

OFFICE OF THE COMPTROLLER

DEPARTMENT OF BANKING AND FINANCE

STATE OF FLORIDA

TALLAHASSEE

32399-0350

August 31, 1999

Ms. Donna M. Myers
Administrative Officer
First National Bank of Florida
1150 Cleveland Street
Clearwater, FL 33755

Dear Ms. Myers:

900002993499--0

Re: "Citizens Bank and Trust" -
Clearwater, Florida

I am enclosing for your files the cancelled Certificate of Authority to Transact a General Banking Business. The Certificate has been cancelled pursuant to the above-referenced bank having merged with and into First National Bank of Florida, Clearwater, effective October 8, 1998.

I have enclosed a Certificate of Surrender of State Charter which should be completed and filed with the Department of State.

We trust you will feel free to call on this office if we can be of any further service to you.

Sincerely,

Kathy E. Ryan

Kathy E. Ryan
Administrative Assistant
Division of Banking
101 E. Gaines Street
Fletcher Bldg., Sixth Floor
Tallahassee, FL 32399-0350
(850) 410-9111

*

Bank status inactive -
This bank merged with and
into FIRST NATIONAL BANK
OF FLORIDA, eff. 10/8/98.
A cert. of surrender was
never filed.

:kr

Enclosures

cc: Federal Deposit Insurance Corporation, Atlanta, GA
Federal Reserve Bank of Atlanta, Atlanta, GA
Bureau of Financial Institutions - District I
Bureau of Corporations - Secretary of State

S. PAYNE SEP 22 1999