

Inter-Office
Communication



Comptroller of Florida
Division of Banking

582980

DATE: April 1, 1997

TO: Karon Beyer, Department of State
Division of Corporations - Bureau of Commercial Recording

FROM: JP John A. Pullen, Licensing and Chartering

SUBJECT: Ready Bank of Fort Walton Beach (Articles Amendment)

Please file the attached amendment to articles of incorporation (original and two copies) for the above-referenced institution using April 1, 1997, as the effective date.

Please make the following distribution of certified copies:

(1) One copy to:

Division of Banking
Office of Licensing and Chartering
101 East Gaines Street
Tallahassee, Florida 32399-0350

(2) One copy to: James W. Grimsley, Esquire
Smith, Grimsley, Bauman, Pinkerton,
Peterman, Saxer & Wells
Post Office Box 2379
Fort Walton Beach, Florida 32549

500002133205--6
-04/03/97--01123--016
****140.00 ****140.00

Also attached is a check, in the amount of \$140.00, which represents payment of the filing fees, charter tax and certified copies. If you have any questions, please call 487-1410.

JAP:bms

cc: Federal Deposit Insurance Corporation, Atlanta, Georgia
Bureau of Financial Institutions - District I

FILING 35.00
R. AGENT
CHRT. COPY 105.00
CUS
OVERPAYMENT
TOTAL 140.00

FILED
97 APR -1 PM 2:27
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Name Charge
NTJ
4-2-97

FILED

97 APR -1 PM 2: 26

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

**SECOND AMENDMENT TO ARTICLES OF INCORPORATION
OF
READY BANK OF FORT WALTON BEACH**

WHEREAS, an Amendment to the Articles of Incorporation to the Articles of Incorporating of the "Bank" was approved by the Department of Banking and Finance on the 12th day of March, 1993, and approved and filed with the Secretary of State of the State of Florida on the 15th day of March, 1993; and

WHEREAS, this proposed Second Amendment to the Articles of Incorporation of the "Bank" was approved by the Board of Directors on the 11 day of March, 1997, pursuant to § 607.1002, Florida Statutes; and

WHEREAS, pursuant to § 655.043, Florida Statutes, the written approval of the Department of Banking and Finance has been obtained; and

WHEREAS, the name READY BANK OF WEST FLORIDA was reserved on February 18, 1997, said reservation number R97000000795.

NOW THEREFORE, the Articles of Incorporation of the "Bank" are hereby amended by deleting in its entirety, the present Article I and by substituting the following:

ARTICLE I

The name of the corporation shall be READY BANK OF WEST FLORIDA, with its principal place of business at 71 North Beal Parkway, Fort Walton Beach, Okaloosa County, Florida.

IN WITNESS WHEREOF, the undersigned, constituting all of the Board of Directors of the "Bank" have adopted at a duly called Board of Directors Meeting, the foregoing Amendment, without shareholders action inasmuch as shareholders action was not required under § 607.1002, Florida Statutes.

Name

JAMES M. READY

WINSTON G. WALKER

J. T. MURPHY

STEVE BURKS

WILLIAM F. NICHOLSON

Signature

James M. Ready

Winston G. Walker

J. T. Murphy

Steve Burks

William F. Nicholson

STATE OF FLORIDA
COUNTY OF OKALOOSA

Before me, the undersigned Notary Public in and for the State of Florida at Large, personally appeared JAMES M. READY, WINSTON G. WALKER, J. T. MURPHY, STEVE BURKS and WILLIAM F. NICHOLSON, who are

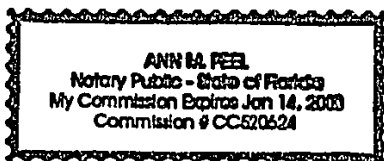
X

Personally known to me; or who

Produced Florida Driver's Licenses as identification

and who constitute all of the members of the Board of Directors and who executed the foregoing Amendment to Article I of the Articles of Incorporation of Ready Bank of Fort Walton Beach, and each being duly sworn severally acknowledged that he executed the same for the uses and purposes therein expressed.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed by Notarial Seal this 11 day of March, 1997.



Ann M. Peel

Notary Public

Printed Name: Ann M. Peel

Commission #: CC520624

My Commission Expires: 1-14-2000

APPROVED by the Department of Banking and Finance this 27th day of March, 1997, Tallahassee, Florida.

Robert F. Milligan

ROBERT F. MILLIGAN

Comptroller of the State of Florida and
Head of Department of Banking and
Finance