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DIVISION OF BANKING

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FINANCIAL SERVICES
COMMISSION



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ATTORNEY GENERAL

CHARLES BRONSON
COMMISSIONER OF
AGRICULTURE

December 22, 2003

Donald W. Miller, Esq.
2401 PGA Boulevard
Suite 186
Palm Beach Gardens, FL 33410

Re: Bankers Mutual Holdings, Inc.
Bankers Mutual, LLC

Dear Mr. Macias:

Thank you for your recent fax requesting approval for use of the names referenced above.

It is the opinion of this Office that the corporate names referenced are definitive enough to differentiate the business being conducted from that of a commercial bank or trust company.

The Office does not object to your use of Bankers Mutual Holdings, Inc. or Bankers Mutual, LLC being registered to conduct business in the state of Florida. However, this does not give one the authority to act in any licensed capacity until all licensing requirements have been met within this state.

Sincerely,

Linda B. Charity
Deputy Director
Financial Institutions

LBC/lam

cc: Karon Beyer, Chief, Bureau of Commercial Recordings
Secretary of State, Division of Corporations