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Inter-Office
Communication

Comptroller of Florida
Division of Banking

DATE: February 25, 2000

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

FROM: Bruce Ricca, Licensing and Chartering

SUBJ: **COAST BANK OF FLORIDA**
Bradenton, Manatee County
(Approved New Bank)

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*****61.25 *****61.25

Please file the attached Articles of Incorporation for the above-referenced bank,
using **TODAY'S DATE**, as the effective date.

Please make the following distribution of certified copies:

- (1) One copy to: Bruce Ricca
Division of Banking (Licensing & Chartering)
101 East Gaines Street, Suite 636
Tallahassee, FL 32399-0350
- (2) One copy to: Mr. George Igler
Igler & Dougherty
1501 Park Avenue East
Tallahassee, Florida 32301
- (3) One Copy to: Federal Deposit Insurance Corporation
One Atlantic Center, Suite 1600
1201 West Peachtree Street, N.E.
Atlanta, Georgia 30309-3449

FILED
00 FEB 25 AM 7:42
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The attached is a check which represents payment of the filing fees, charter tax
and certified copies. If you have any questions, please call 410-9528.

BR.articles

B. REGISTER FEB 25 2000

ARTICLES OF INCORPORATION
OF
COAST BANK OF FLORIDA

FILED
00 FEB 25 AM 7:42
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned, acting as Incorporator for the purpose of forming a corporation under and by virtue of the Laws of the State of Florida, adopts the following Articles of Incorporation.

ARTICLE I

The name of the corporation shall be Coast Bank of Florida ("Bank"). Its initial place of business shall be 2412 Cortez Road, Bradenton, Florida 34207, or at such other place as the Board of Directors shall designate.

ARTICLE II

The general nature of the business to be transacted by the Bank shall be that of a general commercial banking business with all the rights, powers, and privileges granted and conferred by the Florida Financial Institutions Codes, regulating the organization, powers, and management of banking corporations.

ARTICLE III

The total number of shares authorized to be issued by the Bank shall be 5,000,000. Such shares shall be of a single class and shall have a par value of \$5.00 per share. The Bank shall begin business with at least \$2,775,000 in paid-in common capital stock to be divided into 555,000 shares. The amount of surplus with which the Bank will begin business will be not less than \$2,175,000 and an amount of undivided profits, not less than \$350,000, all of which (capital stock, surplus and undivided profits) shall be paid in cash.

ARTICLE IV

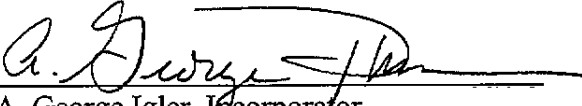
The term for which said Bank shall exist shall be perpetual unless terminated pursuant to the Florida Financial Institutions Codes.

ARTICLE V

The number of directors shall not be fewer than seven (7). A majority of the full board of directors may, at any time during the year following the annual meeting of shareholders, increase the number of directors by not more than two and appoint persons to fill resulting vacancies. The names and street addresses of the first directors of the Bank are:

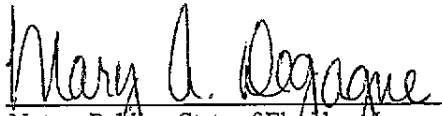
<u>Name</u>	<u>Street Address</u>
Robert Lee Andreasen	4441 Blue Sage Court Bonita Springs, Florida 34134
Gerald L. Anthony	3907 Royal Palm Court Bradenton, Florida 34243
C. Guy Batsel	16150 Sunset Pines Circle Boca Grande, Florida 33921
Bruce Hudson	8107 DeSoto Memorial Highway Bradenton, Florida 34209
Thomas M. O'Brien	336 South Orchid Drive Bradenton, Florida 34222
Michael T. Ruffino	2901 Little Country Road Parrish, Florida 34219
James K. Toomey	6425 28th Avenue East Bradenton, Florida 34208
David W. Wilcox	3202 Riverview Boulevard North Bradenton, Florida 34239

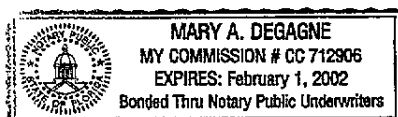
In witness of the foregoing, the undersigned Incorporator executed these Articles of Incorporation this 18th day of February, 2000.


A. George Igler, Incorporator
Coast Bank of Florida

STATE OF FLORIDA }
COUNTY OF LEON }

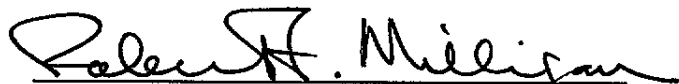
The foregoing instrument was acknowledged before me this 18th day of February, 2000, by A. George Igler, who is _____ personally known to me or who has produced _____ as identification and who did/did not take an oath.


Notary Public - State of Florida at Large
My Commission Expires:



Articles of Incorporation of Coast Bank of Florida approved
by the Department of Banking this 23RD day of
February, 2000.

Tallahassee, Florida


Robert F. Milligan, Comptroller
State of Florida

FILED
00 FEB 25 AM 7:42
SECRETARY OF STATE
TALLAHASSEE, FLORIDA