DON B. SAXON COMMISSIONER

OFFICE OF FINANCIAL REGULATION

TOM GALLAGHER CHIEF FINANCIAL OFFICER

CHARLIE CRIST ATTORNEY GENERAL

CHARLES BRONSON COMMISSIONER OF AGRICULTURE

November 30, 2004

John D. Northup III, Esquire Smith, Gambrell & Russell, LLP Suite 3100, Promenade II 1230 Peachtree Street NE Atlanta, Georgia 30309-3592

Dear Mr. Northup:

UU0046433670

Re: Southern Community Bank of Southwest Florida Bonita Springs, Florida - Charter Cancellation

I am enclosing for your files a certified copy of the cancelled Certificate of Authority to Transact a General Banking Business. The Certificate has been cancelled pursuant to Southern Community Bank of Southwest Florida converting to a national association with the resulting title of First National Bank of Florida, Naples, Florida, effective September 3, 2004.

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 contact this office if we can be of any further service to you.

Sincerely,

anunce Dull Tammie Dull

Staff Assistant Office of Financial Regulation

:trd

Enclosures

cc: Federal Deposit Insurance Corporation, Atlanta, GA Federal Reserve Bank of Atlanta, Atlanta, GA

Bureau of Bank Regulation - District II

Bureau of Commercial Recordings - Department of State Dave Batlle, Area Financial Manager - West Palm Beach

200 E. GAINES STREET, TALLAHASSEE, FL 32399-037 TEL: (850)410-9111 • FAX: (850)410-9548

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