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FINANCIAL SERVICES
COMMISSION

OFFICE OF FINANCIAL REGULATION

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GOVERNOR

TOM GALLAGHER
CHIEF FINANCIAL OFFICER

CHARLIE CRIST
ATTORNEY GENERAL

CHARLES BRONSON
COMMISSIONER OF
AGRICULTURE

December 10, 2004

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

Dear Mr. Northup:

800046433698

Re: Southern Community Bank of South Florida
Boca Raton, Florida - Charter Cancellation (1110)

I am enclosing for your files a certified copy of a Certificate of Charter Cancellation. The Certificate has been cancelled pursuant to Southern Community Bank of South Florida merger with and into First National Bank of Florida, Naples, Florida.

I have also 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,

Tammie Dull

Tammie Dull
Staff Assistant
Division of Financial Institutions

: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 Battle, Area Financial Manager, West Palm Beach

Inactive -
Charter Canceled
12/10/04 due
to merger with
First National
Bank of Florida
Naples, Florida
2/15/05



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CERTIFICATE OF CHARTER CANCELLATION

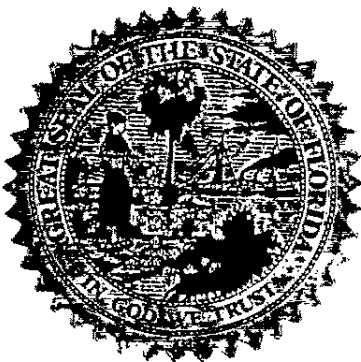
WHEREAS, Southern Community Bank of South Florida, Boca Raton, Florida, was authorized by the State of Florida to commence a general banking and business on August 5, 2002, and was assigned Charter No. 1110; and

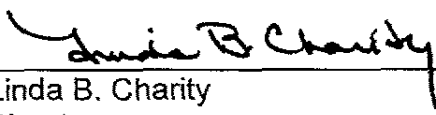
WHEREAS, EFFECTIVE September 3, 2004, Southern Community Bank of South Florida, merged with and into First National Bank of Florida, Naples, Florida; and

WHEREAS, Southern Community Bank of South Florida was asked to return Charter No. 1110 for cancellation and neither the original nor a copy of the Charter can be located.

NOW, THEREFORE, I, Linda B. Charity, as Director of the Division of Financial Institutions, do hereby issue this Certificate of Charter Cancellation in lieu of cancelling the original or a copy of Charter No. 1110.

Signed this 10th day of December, 2004.




Linda B. Charity
Director