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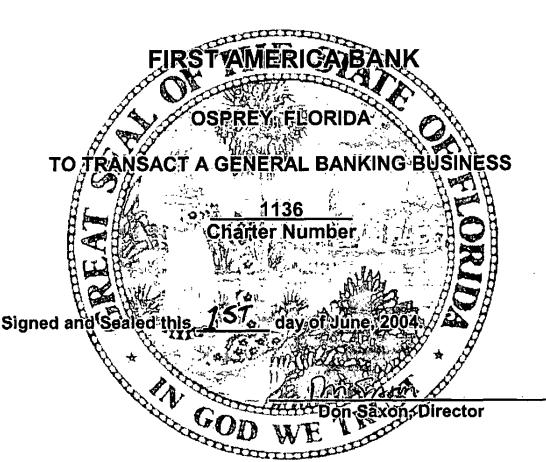


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Whereas, satisfactory evidence of compliance with all the requirements of the Laws of the State of Florida has been presented to this office. I, Don Saxon, as Director of the Office of Financial Regulation, under and by virtue of the authority vested in me by the statutes of the State of Florida, Do Hereby Authorize:



Attest:

Linda B. Charity, Deputy Director

J (Martin Stubblefield Director – OFR

Charter cancelled pursuant to institution merging with and into Harbor Community Bank effective May 8, 2015.