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(Address)

(City/State/Zip/Phone #)

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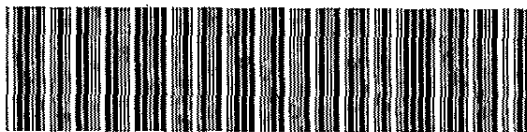
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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

**INTEROFFICE
COMMUNICATION**



**OFFICE OF FINANCIAL
REGULATION**

Don B. Saxon
Director

DATE: July 6, 2004
TO: Karon Beyer, Department of State
Division of Corporations - Bureau of Commercial Recordings
FROM: Bruce Ricca, Licensing and Chartering
SUBJ: CQA Interim Bank
Ormond Beach, Dade County
(Proposed Interim Bank)

Please file the attached Articles of Incorporation for the above-referenced institution, using 2:00 p. m., EST, JULY 9, 2004, as the effective date.

Please make the following distribution of certified copies:

- (1) One copy to: Bruce Ricca
Office of Financial Regulation
Licensing & Chartering
200 East Gaines Street
Tallahassee, FL 32399-0371
- 2) Three copies to: Mr. Mr. Gregory K. Mixon
Maynard, Cooper & Gale, P. C.
1901 Sixth Avenue North
2400 AmSouth/Harbert Plaza
Birmingham, Alabama 35203-2618

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

ARTICLES OF INCORPORATION OF CQA INTERIM BANK

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

ARTICLE I

The name of the corporation shall be CQA INTERIM BANK and its initial place of business shall be at 1020 West Granada Boulevard in the City of Ormond Beach, in the County of Volusia, and State of Florida.

ARTICLE II

This corporation shall be organized as a successor institution in accordance with Section 658.40(4) of the Florida Statutes.

ARTICLE III

The total number of shares authorized to be issued by the corporation shall be 2,000,000. Such shares shall be of a single class and shall have a par value of \$5.00 per share. The corporation shall begin business with at least \$50 paid-in capital stock to be divided into 10 shares. The amount of surplus and undivided profits with which the corporation will begin business will be \$950.00.

ARTICLE IV

The term for which said corporation shall exist shall be one (1) year.

ARTICLE V

The number of directors shall consist of eleven (11). The names and street addresses of the incorporators/directors of the corporation are:

<u>NAME</u>	<u>STREET ADDRESS</u>
Bruce E. Page	1520 Lambert Avenue Flagler Beach, FL 32136
James E. Weite, Jr.	One Creek Bend Way Ormond Beach, FL 32174
A. W. Baylor	1860 County Road 2006 Bunnell, FL 32110
Michael D. Chiumento	4B Old Kings Road N. Palm Coast, FL 32137

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

C. Scott Crews

P.O. Box 69
Bunnell, FL 32110

Thomas L. Gibbs

P.O. Box 2030
Bunnell, FL 32110

Gerald P. Keyes

5 Utility Drive
Palm Coast, FL 32137

James McNab

P.O. Box 1230
Flagler Beach, FL 32136

Michael G. Morello, Jr.

P.O. Box 351458
Palm Coast, FL 32135

Edwin Prevatte, M.D.

1660 Lambert Avenue
Flagler Beach, FL 32136

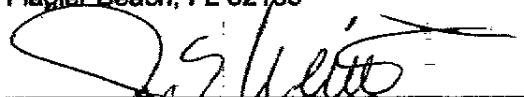
John H. Holcomb III

1927 First Avenue North
Birmingham, AL 35203

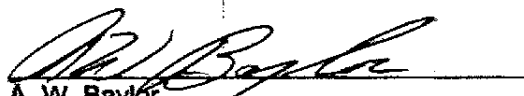
In witness of the foregoing the undersigned directors have executed these Articles of Incorporation this 15th day of JUNE, 2004.



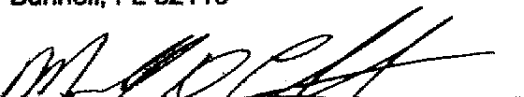
Bruce E. Page
1520 Lambert Avenue
Flagler Beach, FL 32136



James E. White, Jr.
One Creek Bend Way
Ormond Beach, FL 32174



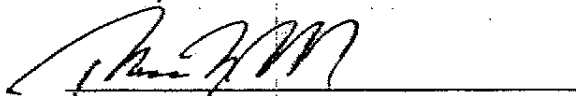
A. W. Baylor
1860 County Road 2006
Bunnell, FL 32110



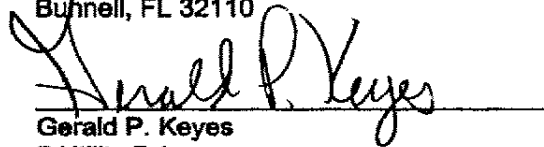
Michael D. Chimento
48 Old Kings Road N.
Palm Coast, FL 32137



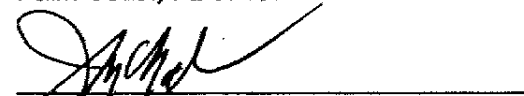
C. Scott Crews
P.O. Box 69
Bunnell, FL 32110



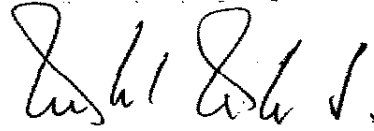
Thomas L. Gibbs
P.O. Box 2030
Bunnell, FL 32110



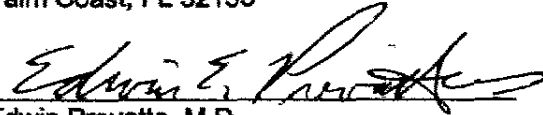
Gerald P. Keyes
5 Utility Drive
Palm Coast, FL 32137



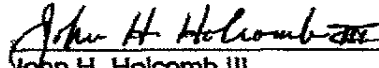
James McNab
P.O. Box 1230
Flagler Beach, FL 32136



Michael Moreello, Jr.
P.O. Box 351458
Palm Coast, FL 32135



Edwin Prevatte, M.D.
1660 Lambert Avenue
Flagler Beach, FL 32136



John H. Holcomb III
1927 First Avenue North
Birmingham, AL 35203

STATE OF FLORIDA
COUNTY OF FLAGLER

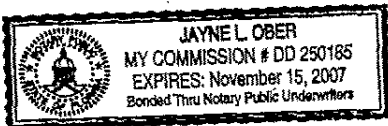
The foregoing instrument was acknowledged before me this 15th day of
JUNE, 2004, by BRUCE E. PAGE, who is personally known to me or
who has produced _____ as identification and who did/did not take
an oath.



(Sign) Jayne L. Ober
(Type Name) JAYNE L. OBER
Notary Public – State of Florida
Commission No.:
My Commission Expires:

STATE OF FLORIDA
COUNTY OF FLAGLER

The foregoing instrument was acknowledged before me this 15th day of
JUNE, 2004, by JAMES E. WEITE, who is personally known to me or
who has produced _____ as identification and who did/did not take
an oath.



(Sign) Jayne L. Ober
(Type Name) JAYNE L. OBER
Notary Public – State of Florida
Commission No.:
My Commission Expires:

STATE OF FLORIDA
COUNTY OF FLAGLER

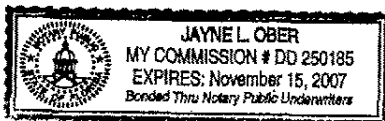
The foregoing instrument was acknowledged before me this 15th day of
JUNE, 2004, by A.W. BAYLOR, who is personally known to me or
who has produced _____ as identification and who did/did not take
an oath.



(Sign) Jayne L. Ober
(Type Name) JAYNE L. OBER
Notary Public – State of Florida
Commission No.:
My Commission Expires:

STATE OF FLORIDA
COUNTY OF FLAGLER

The foregoing instrument was acknowledged before me this 15th day of
JUNE, 2004, by MICHAEL D. CHIUMENTO, who is personally known to me or
who has produced _____ as identification and who did/did not take
an oath.



(Sign) Jayne L. Ober
(Type Name) JAYNE L. OBER
Notary Public – State of Florida
Commission No.:
My Commission Expires:

STATE OF FLORIDA
COUNTY OF FLAGLER

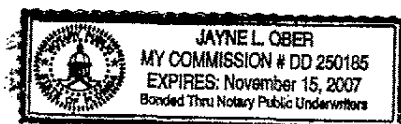
The foregoing instrument was acknowledged before me this 15th day of
JUNE, 2004, by C. SCOTT CREWS, who is personally known to me or
who has produced _____ as identification and who did/did not take
an oath.



(Sign) Jayne L. Ober
(Type Name) JAYNE L. OBER
Notary Public – State of Florida
Commission No.:
My Commission Expires:

STATE OF FLORIDA
COUNTY OF FLAGLER

The foregoing instrument was acknowledged before me this 15th day of
JUNE, 2004, by THOMAS L. GIBBS, who is personally known to me or
who has produced _____ as identification and who did/did not take
an oath.



(Sign) Jayne L. Ober
(Type Name) JAYNE L. OBER
Notary Public – State of Florida
Commission No.:
My Commission Expires:

STATE OF FLORIDA
COUNTY OF FLAGLER

The foregoing instrument was acknowledged before me this 15th day of JUNE, 2004, by GERALD P. KEYES, who is personally known to me or who has produced _____ as identification and who did/did not take an oath.



(Sign) Jayne L. Ober
(Type Name) JAYNE L. OBER
Notary Public – State of Florida
Commission No.:
My Commission Expires:

STATE OF FLORIDA
COUNTY OF FLAGLER

The foregoing instrument was acknowledged before me this 15th day of JUNE, 2004, by JAMES McNAB, who is personally known to me or who has produced _____ as identification and who did/did not take an oath.



(Sign) Jayne L. Ober
(Type Name) JAYNE L. OBER
Notary Public – State of Florida
Commission No.:
My Commission Expires:

STATE OF FLORIDA
COUNTY OF FLAGLER

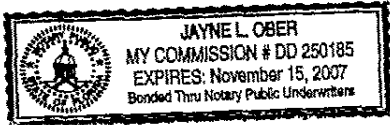
The foregoing instrument was acknowledged before me this 15th day of JUNE, 2004, by MICHAEL MORELLO, JR., who is personally known to me or who has produced _____ as identification and who did/did not take an oath.



(Sign) Jayne L. Ober
(Type Name) JAYNE L. OBER
Notary Public – State of Florida
Commission No.:
My Commission Expires:

STATE OF FLORIDA
COUNTY OF FLAGLER

The foregoing instrument was acknowledged before me this 15th day of
JUNE, 2004, by EDWIN PREVATTE, M.D., who is personally known to me or
who has produced _____ as identification and who did/did not take
an oath.

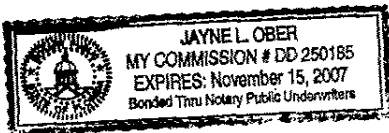


(Sign) Jayne L. Ober

(Type Name) JAYNE L. OBER
Notary Public – State of Florida
Commission No.:
My Commission Expires:

STATE OF FLORIDA
COUNTY OF FLAGLER

The foregoing instrument was acknowledged before me this 15th day of
JUNE, 2004, by JOHN H. HOLCOMB, III, who is personally known to me or
who has produced _____ as identification and who did/did not take
an oath.



(Sign) Jayne L. Ober

(Type Name) JAYNE L. OBER
Notary Public – State of Florida
Commission No.:
My Commission Expires:

Approved by the Office of Financial Regulation this 6TH day of JULY, 2004.

Tallahassee, Florida

By: Linda B. Charity
Linda B. Charity
Deputy Director