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SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

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7/26

**INTEROFFICE  
COMMUNICATION**



**OFFICE OF FINANCIAL  
REGULATION**

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**DATE:** July 25, 2006

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

**FROM:** Bruce Ricca, Licensing and Chartering

**SUBJ:** Haven Trust Bank  
St. Augustine, St. Johns County  
(Proposed New Bank)

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Please file the attached Articles of Incorporation for the above-referenced institution, using the DATE OF FILING, 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) Two copies to: Mr. Matt Greene  
H Financial of Florida, Inc.  
6601 Southpoint Drive North  
Jacksonville, Florida 32216
- (3) One copy to: Mr. Jeff Povlak  
(uncertified) Federal Deposit Insurance Corporation  
10 Tenth Street, N. E.  
Suite 800  
Atlanta, Georgia 30309-3906

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  
HAVEN TRUST BANK

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SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

The undersigned, acting as directors for the purpose of forming a financial institution corporation in accordance with the Laws of the State of Florida, adopts the following Articles of Incorporation.

ARTICLE I

The name of the bank shall be Haven Trust Bank and its initial place of business shall be at 709 South Ponce de Leon Boulevard, in the City of St. Augustine, in the County of St. Johns and State of Florida. These Articles shall be effective upon filing.

ARTICLE II

The general nature of the business to be transacted by this 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 Code, 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 twenty million (20,000,000). 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 \$7,000,000 in paid-in common capital stock to be divided into 1,400,000 shares. The amount of surplus with which the bank will begin business will be not less than \$6,253,000 all of which 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 five (5). A majority of the full board of directors may, at any time during the years 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:

NAME	STREET ADDRESS
Todd Barfield	128 Mill Cove Lane Ponte Vedra Beach, Florida 32082
Blake Deal III	481 South Roscoe Boulevard Ponte Vedra Beach, Florida 32082
Matthew Greene	9570 Kuhn Road Jacksonville, Florida 32257
Kish Kanji	9153 Timbermill Court Jacksonville, Florida 32256
Mahendra Patel	162 Northwest Birdie Place Lake City, Florida 32055
Mukesh Patel	2100 Parklake Drive Atlanta, Georgia 30345
Mukund Patel	2460 Eudora Way Duluth, Georgia 30096
Narendra Patel	55 Dolphin Drive St. Augustine, Florida 32080
Rajesh Patel	2100 Parklake Drive Atlanta, Georgia 30345
Benjamin Platt	913 Sandy Beach Cir. St. Augustine, Florida 32080

## ARTICLE VI

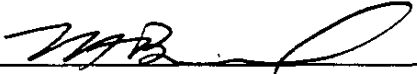
The preemptive right of any shareholder to acquire authorized but unissued shares is denied.

In witness of the foregoing, the undersigned directors have executed these

Articles of Incorporation this 21 day of July, 2006.

NAME


STREET ADDRESS

  
Todd Barfield


128 Mill Cove Lane  
Ponte Vedra Beach, Florida 32082

  
Blake Deal III


481 South Roscoe Boulevard  
Ponte Vedra Beach, Florida 32082

  
Matthew Greene


9570 Kuhn Road  
Jacksonville, Florida 32257

  
Kish Kanji


9153 Timbermill Court  
Jacksonville, Florida 32256

  
Mahendra Patel

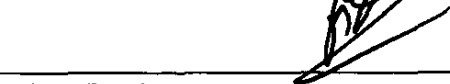
162 Northwest Birdie Place  
Lake City, Florida 32055

  
Mukund Patel

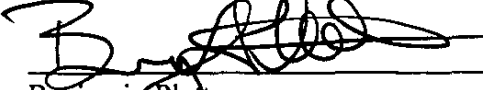
2460 Eudora Way  
Duluth, Georgia 30096

  
Narendra Patel

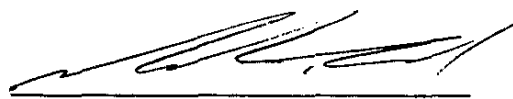
55 Dolphin Drive  
St. Augustine, Florida 32080

  
Rajesh Patel

2100 Parklake Drive  
Atlanta, Georgia 30345

  
Benjamin Platt

913 Sandy Beach Cir.  
St. Augustine, Florida 32080

A handwritten signature in black ink, appearing to read 'Mukesh Patel', written over a horizontal line.

Mukesh Patel

2100 Parklake Drive  
Atlanta, Georgia 30345

Approved by the Office of Financial Regulation this 25<sup>TH</sup> day of

JULY, 2006.

Tallahassee, Florida

Linda B. Charity

Linda B. Charity

Director

Division of Financial Institutions

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SECRETARY OF STATE  
TALLAHASSEE, FLORIDA