

**Electronic Articles of Incorporation
For**

P17000081827
FILED
September 11, 2017
Sec. Of State
tjschroeder

COASTALSTATES BANK, CORP

The undersigned incorporator, for the purpose of forming a Florida profit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:

COASTALSTATES BANK, CORP

Article II

The principal place of business address:

5 BOW CIRCLE
HILTON HEAD ISLAND, SC. 29928

The mailing address of the corporation is:

5 BOW CIRCLE
HILTON HEAD ISLAND, SC. 29928

Article III

The purpose for which this corporation is organized is:

ANY AND ALL LAWFUL BUSINESS.UNDERWRITING OF LOAN
APPLICATIONS BY EMPLOYEE LOCATED IN STATE WHO WORKS FOR
THE BANK.

Article IV

The number of shares the corporation is authorized to issue is:

10,000,000

Article V

The name and Florida street address of the registered agent is:

JODIE WATKINS
5708 LAKE FERN DRIVE S
JACKSONVILLE, FL. 32258

I certify that I am familiar with and accept the responsibilities of registered agent.

Registered Agent Signature: JODIE WATKINS

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Article VI

The name and address of the incorporator is:

MARK HOPPER
5 BOW CIRCLE

HILTON HEAD ISLAND SC 29928

Electronic Signature of Incorporator: MARK HOPPER

I am the incorporator submitting these Articles of Incorporation and affirm that the facts stated herein are true. I am aware that false information submitted in a document to the Department of State constitutes a third degree felony as provided for in s.817.155, F.S. I understand the requirement to file an annual report between January 1st and May 1st in the calendar year following formation of this corporation and every year thereafter to maintain "active" status.

Article VII

The initial officer(s) and/or director(s) of the corporation is/are:

Title: CEO
JAMES S MACLEOD
40 N CALIBOGUE CAY
HILTON HEAD ISLAND, SC. 29928

Article VIII

The effective date for this corporation shall be:

09/06/2017

FLORIDA OFFICE OF FINANCIAL REGULATION

www.FloridaR.com

DREW L. BREAKSPEAR
COMMISSIONER

October 6, 2017

Ms. Gail Conway
319 Garlington Rd
Suite B3
Greenville, SC 29615

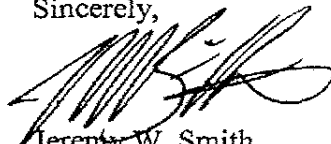
Re: CoastalStates Bank

Dear Ms. Conway:

Reference is made to your recent letter requesting approval to register the above-referenced fictitious name with the Florida Secretary of State by CoastalStates Bank, which is a South Carolina state-chartered bank located in Hilton Head Island, South Carolina.

Section 655.922, Florida Statutes, exempts a financial institution, holding company or its subsidiaries from the prohibition of using the word "bank," "banco," "banque," "banker," "banking," "trust company," "savings and loan association," "savings bank," or "credit union," or words of similar import, in any context or in any manner in its corporate name. Therefore, this Office will not object to the use of the above referenced name being registered to transact business in the state of Florida. However, this correspondence is not intended to grant the authority to act in any licensed capacity until all licensing requirements have been met within this state.

Sincerely,



Jeremy W. Smith
Director
Division of Financial Institutions

JWS:dlb

cc: Lyn Shoffstall, Chief, Bureau of Commercial Recordings, Division of Corporations,
Department of State

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OFFICE OF FINANCIAL REGULATION

CORPORATE NAME APPROVAL REQUEST

Pursuant to Section 655.922, Florida Statutes, no person other than a financial institution shall in this state transact business under any name or title that contains the words "bank," "banco," "banque," "banker," "banking," "trust company," "savings and loan association," "savings bank," or "credit union," or words of similar import, in any context or in any manner.

A proposed corporate name should be definitive enough to differentiate the business to be conducted from that of a commercial bank, trust company, savings and loan association, savings bank, or credit union. For example, a mortgage-related business should use the word "mortgage" in its corporate name.

In order for OFR to consider your request for approval to use "bank," "banco," "banque," "banker," "banking," "trust company," "savings and loan association," "savings bank," or "credit union," or words of similar import, in any context or in any manner in your corporate title, and issue a no objection letter, please provide the following information:

- The corporate name proposed is: CoastalStates Bank

- For Foreign Corporations: The alternate name (if necessary) is:

CoastalStates Bank, Corp.

- The nature of the business to be transacted:

The bank employs one individual who resides in the State of Florida working for the bank reviewing/approving loan documents. We need to register with the state for withholding and unemployment tax deductions.

- The proposed business will be located at:

5708 Lake Fern Drive S Jacksonville, FL 32258 904-710-6398

Street Address	City	State	Zip Code	Telephone

- List the principals involved in the proposed company:

MacLeod, James S.

Contact Person:	Name	Address	Telephone
	Gail Conway gconway@thehayesappr oach.com	319 Garlington Rd, Ste B3 Greenville, SC 29615	864-901-6218

Return to:

Director, Division of Financial Institutions
Office of Financial Regulation
200 East Gaines Street
Tallahassee, Florida 32399-0371
(850) 410-9800 (850) 410-9548 (fax)

From: LESLIE HAYES Fax: (888) 243-8694

To:

RECEIVED 10/05/2017 15:17

Fax: (850) 410-9548

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September 13, 2017

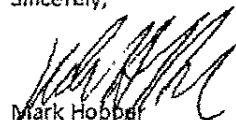
Director of Financial Institutions
Office of Financial Regulation
200 East Gaines St.
Tallahassee, FL 32399

Re: Registration

Please consider our request for permission to use the name CoastalStates Bank for the purpose of conducting business in the State of Florida. We are a bank incorporated in the State of South Carolina. We have hired one employee that will work remotely from his home in Jacksonville, FL.

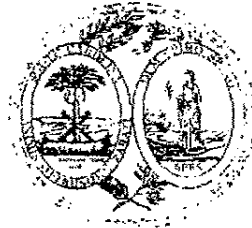
Our request is to set up our payroll tax accounts in the State of Florida. Should you have any questions, you may contact me at 803-765-9604.

Sincerely,


Mark Hopper
VP, HR Director
CoastalStates Bank

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The State of South Carolina



Office of Secretary of State Mark Hammond

Certificate of Existence

I, Mark Hammond, Secretary of State of South Carolina Hereby Certify that:

COASTALSTATES BANK,

a corporation duly organized under the laws of the State of South Carolina on July 30th, 2004, and having a perpetual duration unless otherwise indicated below, has as of the date hereof filed all reports due this office, paid all fees, taxes and penalties owed to the State, that the Secretary of State has not mailed notice to the corporation that it is subject to being dissolved by administrative action pursuant to S.C. Code Ann. §33-14-210, and that the corporation has not filed articles of dissolution as of the date hereof.

Given under my Hand and the Great Seal
of the State of South Carolina this 7th day
of September, 2017.

A handwritten signature of Mark Hammond in cursive script.
Mark Hammond, Secretary of State