

P95000024070

InterOffice
Communication



Robert F. Milligan
Comptroller of Florida

Date: March 24, 1995
To: Bobbie Eldredge, Bureau of Corporations,
Department of State
From: *JG* Judy Graham, Division of Banking
Re: Interim Tarheel Bank, Ormond Beach, Florida
(a Successor Institution)

FILED
95 MAR 24 PM 4:23
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

700001442877
-03/23/95--01068--009
****192.50 ****192.50

Please file the attached Articles of Incorporation for the above-referenced bank using today's date as the effective date. Please make the following distribution of certified copies:

- (1) Return one (1) copy to: Division of Banking
Office of Licensing and Chartering
Suite 1401, The Capitol
- (2) Mail one (1) copy to: Federal Deposit Insurance Corp.
Suite 1600, One Atlantic Center
1201 West Peachtree Street, N. E.
Atlanta, Georgia 30309-3449
- (3) Mail one (1) copy to: Leonard H. Johnson, Esq.
Post Office Box 2337
Dade City, Florida 33526

Also attached is a check which represents payment of the filing fee and certified copies. If you have questions, please let me know.

/jg

Attachments

cc: Leonard H. Johnson, Esq.

Bureau of Financial Institutions - District II

35: FF
157.50 cert X3
192.50

BE 3/27

RECEIVED
95 MAR 24 PM 4:17
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION
OF
INTERIM TARHEEL BANK

FILED
MAR 24 PM 4:23
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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 INTERIM TARHEEL BANK and its initial place of business shall be 1400 Ocean Shore Boulevard, in the City of Ormond Beach, in the County of Volusia, and the State of Florida.

ARTICLE II

The total number of shares authorized to be issued by the Corporation shall be ten (10). Such shares shall be of a single class and shall have a par value of Seventy-Five Dollars (\$75.00) per share. The Corporation shall begin business with at least Seven Hundred Fifty Dollars (\$750.00) in paid-in capital stock to be divided into ten (10) shares. The amount of surplus with which the Corporation will begin business will be not less than Two Hundred Dollars (\$200.00) and the amount of undivided profits, not less than Fifty Dollars (\$50.00) all of which (capital stock, surplus, and undivided profits) shall be paid in cash.

ARTICLE IV

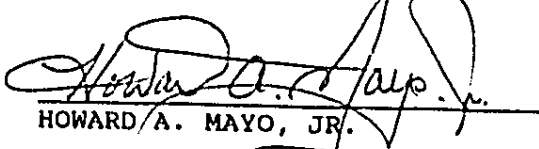
The term for which said Corporation shall exist shall be one (1) year.

ARTICLE V

The number of Directors shall consist of at least five (5). The names and street addresses of the first directors of the Corporation are:

<u>NAME</u>	<u>STREET ADDRESS</u>
Howard A. Mayo, Jr.	110 Country Club Drive Ormond Beach, FL 32176
Dana V. Brown	38 Ocean Terrace West Ormond Beach, FL 32176
Elias Freidus, Jr.	620 John Anderson Drive Ormond Beach, FL 32176
Julian C. Lopez	88 South Atlantic Avenue Ormond Beach, FL 32176
Hjalma E. Johnson	14435 Hale Road Dade City, FL 33525
Leonard H. Johnson	12052 Shakespeare Way St. Leo, FL 33574
Laura M. Johnson	14435 Hale Road Dade City, FL 33525
Gerald L. Ehringer, M.D.	601 Ocean Shore Blvd. Ormond Beach, FL 32176
Richard H. Fornell	642 Carswell Avenue Holly Hill, FL 32117

IN WITNESS of the foregoing, the undersigned Directors have
executed these Articles of Incorporation this 10th day of
March 1995.


HOWARD A. MAYO, JR.

110 Country Club Drive
Ormond Beach, FL 32176


DANA V. BROWN


38 Ocean Terrace West
Ormond Beach, FL 32176


ELIAS FREIDUS, JR.


620 John Anderson Drive
Ormond Beach, FL 32176


JULIAN C. LOPEZ

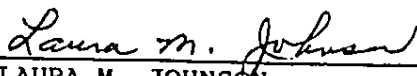
88 South Atlantic Avenue
Ormond Beach, FL 32176


HJALMA E. JOHNSON

14435 Hale Road
Dade City, FL 33525


LEONARD H. JOHNSON


12052 Shakespeare Way
St. Leo, FL 33574


LAURA M. JOHNSON

14435 Hale Road
Dade City, FL 33525


GERALD L. EHRINGER, M.D.

601 Ocean Shore Blvd.
Ormond Beach, FL 32176

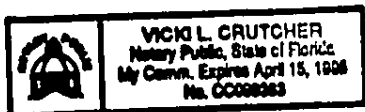

RICHARD H. FORNELL

642 Carswell Avenue
Holly Hill, FL 32117

Directors

STATE OF FLORIDA
COUNTY OF VOLUSIA

The foregoing instrument was acknowledged before me this 10th
day of March, 1995, by HOWARD A. MAYO, JR., who is
personally known to me ~~or who has produced a Florida Driver's~~
~~License as identification~~ and did/did not take an oath.

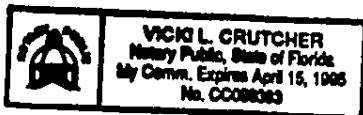


Vicki L. Crutcher

Notary Public -- State of Florida
My Commission expires:
Commission No:

STATE OF FLORIDA
COUNTY OF VOLUSIA

The foregoing instrument was acknowledged before me this 10th
day of March, 1995, by DANA V. BROWN, who is personally
known to me ~~or who has produced a Florida Driver's License as~~
~~identification~~ and did/did not take an oath.

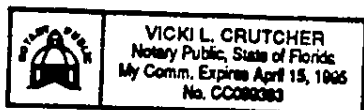


Vicki L. Crutcher

Notary Public -- State of Florida
My Commission expires:
Commission No:

STATE OF FLORIDA
COUNTY OF VOLUSIA

The foregoing instrument was acknowledged before me this 10th
day of March, 1995, by ELIAS FREIDUS, JR., who is
personally known to me or who has produced a Florida Driver's
License as identification and did/did not take an oath.

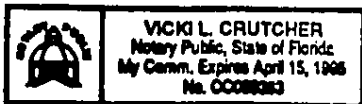


Vicki L. Crutcher

Notary Public -- State of Florida
My Commission expires:
Commission No:

STATE OF FLORIDA
COUNTY OF VOLUSIA

The foregoing instrument was acknowledged before me this 10th
day of March, 1995, by JULIAN C. LOPEZ, who is
personally known to me ~~or who has produced a Florida Driver's~~
~~License as identification~~ and did/did not take an oath.

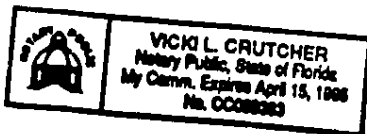


Vicki L. Crutcher

Notary Public -- State of Florida
My Commission expires:
Commission No:

STATE OF FLORIDA
COUNTY OF VOLUSIA

The foregoing instrument was acknowledged before me this 10th
day of March, 1995, by HJALMA E. JOHNSON, who is
personally known to me ~~or who has produced a Florida Driver's~~
~~License as identification~~ and did/did not take an oath.

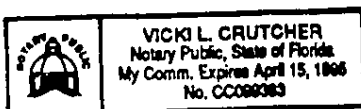


Vicki L. Crutcher

Notary Public -- State of Florida
My Commission expires:
Commission No:

STATE OF FLORIDA
COUNTY OF VOLUSIA

The foregoing instrument was acknowledged before me this 10th
day of March, 1995, by LEONARD H. JOHNSON, who is
personally known to me ~~or who has produced a Florida Driver's~~
~~License as identification~~ and did/did not take an oath.

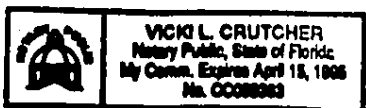


Vicki L. Crutcher

Notary Public -- State of Florida
My Commission expires:
Commission No:

STATE OF FLORIDA
COUNTY OF VOLUSIA

The foregoing instrument was acknowledged before me this 10th
day of March, 1995, by Laura M. Johnson, who is
personally known to me ~~or who has produced a Florida Driver's~~
~~License as identification~~ and did/did not take an oath.

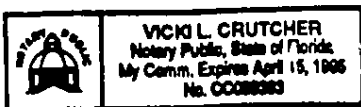


Vicki L. Crutcher

Notary Public -- State of Florida
My Commission expires:
Commission No:

STATE OF FLORIDA
COUNTY OF VOLUSIA

The foregoing instrument was acknowledged before me this 10th
day of March, 1995, by GERALD L. EHRINGER, M.D., who
is personally known to me ~~or who has produced a Florida Driver's~~
~~License as identification~~ and did/did not take an oath.



Vicki L. Crutcher

Notary Public -- State of Florida
My Commission expires:
Commission No:

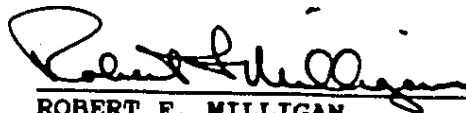
STATE OF FLORIDA
COUNTY OF VOLUSIA

The foregoing instrument was acknowledged before me this ____
day of _____, 1995, by RICHARD H. FORNELL, who is
personally known to me or who has produced a Florida Driver's
License as identification and did/did not take an oath.

Notary Public -- State of Florida
My Commission expires:
Commission No:

Approved by the Department of Banking and Finance this 23
day of March, 1995.

Tallahassee, Florida



ROBERT F. MILLIGAN
Comptroller of the State of Florida
and Head of the Department of
Banking and Finance

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P95000024070

ARTICLES OF MERGER
Merger Sheet

MERGING:

INTERIM TARHEEL BANK, a Florida corporation (Charter #P95000024070)

INTO

BANK AT ORMOND-BY-THE-SEA, a Florida corporation, 433917

File date: March 24, 1995

Corporate Specialist: Louise Flemming-Jackson