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November 23, 2016

Amendments Section
Division of Corporations
Clifton Building
2661 Executive Center Circle
Tallahassee, FL 32301

Re: Corporate Mergers

Enclosed are the Articles of Merger and the Plan of Merger for Community Tax Stabilization Fund, Inc., First Federal Financial Services Corporation, and Suwannee Valley Service Corporation into First Federal Bank of Florida. First Federal Bank of Florida is a Federally Chartered Savings Bank, not incorporated in any state. The three corporations being merged are wholly owned affiliates chartered in Florida. Also enclosed is our check for \$105.00 for filing fees and \$26.25 for certified copies, totaling \$131.25.

Please let me know if there are any concerns or issues. My direct dial is 386-754-7145.

Thank you.

Sincerely,

G. David Brewer, CPA

Executive Vice President\Chief Financial Officer

COVER LETTER

TO: Amendment Section Division of Corporations	
SUBJECT: First Federal Bank of Florida	
	ne of Surviving Party
Please return all correspondence conc	erning this matter to:
David Brewer, EVP/CFO	
Contact Person	
First Federal Bank of Florida	
Firm/Company	
P O Box 2029, 4705 W US HWY 90	
Address	
Lake City, FL 32055	
City, State and Zip Co	ode
E-mail address: (to be used for future ar	nnual report notification)
For further information concerning th	is matter, please call:
David Brewer	at (386) 755-0600 ext. 3920
Name of Contact Person	Area Code and Daytime Telephone Number
Certified Copy (optional) \$8.75	
STREET ADDRESS:	MAILING ADDRESS:
Amendment Section	Amendment Section
Division of Corporations	Division of Corporations
Clifton Building	P. O. Box 6327
2661 Executive Center Circle	Tallahassee, FL 32314
Tallahassee, FL 32301	

Articles of Merger For Florida Profit or Non-Profit Corporation Into Other Business Entity

The following Articles of Merger are submitted to merge the following Florida Profit and/or Non-Profit Corporation(s) in accordance with s. 607.1109, 617.0302 or 605.1025, Florida Statutes.

FIRST: The exact name, form/entity type, and jurisdiction for each merging party are as follows: Name **Jurisdiction** Form/Entity Typ Community Tax Stabilization Fund, Inc. Florida Corp First Federal Financial Services Corporation Florida Corp Suwannee Valley Service Corporation Florida Corp **SECOND:** The exact name, form/entity type, and jurisdiction of the surviving party are as follows: Name Jurisdiction Form/Entity Type First Federal Bank of Florida Savings Bank

THIRD: The attached plan of merger was approved by each domestic corporation, limited liability company, partnership and/or limited partnership that is a party to the merger in accordance with the applicable provisions of Chapters 607, 605, 617, and/or 620, Florida Statutes.

FOURTH: The attached plan of merger was approved by each other business entity that is a party to the merger in accordance with the applicable laws of the state, country or jurisdiction under which such other business entity is formed, organized or incorporated.

<u>FIFTH:</u> If other than the date of filing, the effective date of the merger, which cannot be prior to nor more than 90 days after the date this document is filed by the Florida Department of State:

December 31, 2016

Note: If the date inserted in this block does not meet the applicable statutory filing requirements, this date will not be listed as the document's effective date on the Department of State's records.

SIXTH: If the surviving party is not formed, organized or incorporated under the laws of Florida, the survivor's principal office address in its home state, country or jurisdiction is as follows:

First Federal Bank of Florida

4705 W US HYW 90

Lake City, FL 32055

SEVENTH: If the surviving party is an out-of-state entity, the surviving entity:

- a.) Appoints the Florida Secretary of State as its agent for service of process in a proceeding to enforce any obligation or the rights of dissenting shareholders of each domestic corporation that is party to the merger.
- b.) Agrees to promptly pay the dissenting shareholders of each domestic corporation that is a party to the merger the amount, if any, to which they are entitled under s. 607.1302, F.S.

EIGHTH: Signature(s) for Each Party:

Name of Entity/Organization:

Signature(s):

Typed or Printed Name of Individual:

Community Tax Stabilization Fund, Inc.

David Brewer, EVP/CFO

First Federal Financial Services Corporation

David Brewer, EVP/CFO

Suwannee Valley Service Corporation

David Brewer, EVP/CFO

Corporations:

Chairman, Vice Chairman, President or Officer

(If no directors selected, signature of incorporator.)

Signature of a general partner or authorized person

General Partnerships: Signature of a general partner or a Florida Limited Partnerships: Signatures of all general partners

Non-Florida Limited Partnerships: Signature of a general partner

Limited Liability Companies: Signature of a member or authorized representative

Fees:

\$35.00 Per Party

Certified Copy (optional):

\$8.75

PLAN OF MERGER

<u>Name</u>	<u>Jurisdiction</u>	Form/Entity Type
Community Tax Stabilization Fund, Inc.	Florida	Corp
First Federal Financial Services Corporation	on Florida	Corp
Suwannee Valley Service Corporation	Florida	Corp
SECOND: The exact name, form/eas follows: Name	entity type, and jurisdiction <u>Jurisdiction</u>	of the <u>surviving</u> party a
First Federal Bank of Florida	United States of America	Savings Bank
THIRD: The terms and conditions	of the merger are as follow	vs:
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	of the merger are as follow	vs:
	of the merger are as follow	vs:
	of the merger are as follow	vs:
	of the merger are as follow	/s:
	of the merger are as follow	/s:
	of the merger are as follow	vs:
	of the merger are as follow	vs:
	of the merger are as follow	vs:
	of the merger are as follow	/S:
	of the merger are as follow	vs:
	of the merger are as follow	vs:

(Attach additional sheet if necessary)

FOURTH:

A. The manner and basis of converting the interests, shares, obligations or other securities of each merged party into the interests, shares, obligations or others securities of the survivor, in whole or in part, into cash or other property is as follows:
All assets transferred in kind in exchange for outstanding shares of each entity.
(Attach additional sheet if necessary)
B. The manner and basis of converting the <u>rights to acquire</u> the interests, shares, obligations or other securities of each merged party into the <u>rights to acquire</u> the interests, shares, obligations or others securities of the survivor, in whole or in part, into cash or other property is as follows:
N/A

partner is as follo	
N/A	
	
	(Attach additional sheet if necessary)
	(Attach additional sheet if necessary)
	(Attach additional sheet if necessary)
SIXTH: If a limate ach manager or	nited liability company is the survivor, the name and business address of
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	formed, organized, or incorporated are as follows:
∛A	
ICHTH: Othor	(Attach additional sheet if necessary)
	(Attach additional sheet if necessary) provision, if any, relating to the merger are as follows:
EIGHTH: Other	