

S 36570

Inter-Office
Communication

Comptroller of Florida
Division of Banking

DATE: April 28, 1998

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

FROM: *JAP* John A. Pullen, Licensing and Chartering

SUBJECT: Amend Articles of Incorporation of First Bank of the Villages to Change its Name to Citizens First Bank

Please file the attached "Articles Amendment" (original and 3 copies) for the above-referenced institution, using today's date as the effective date.

Please make the following distribution of certified copies:

- (1) One copy to: Division of Banking
Office of Licensing and Chartering
101 East Gaines Street
Tallahassee, Florida 32399-0350
500002505756--7
04/29/98--01087--008
****192.50 ***192.50*
- (2) One copy to: Federal Deposit Insurance Corporation
Suite 1600, One Atlantic Center
1201 West Peachtree Street, Northeast
Atlanta, Georgia 30309-3449
- (3) One copy to: Mr. Joseph Stewart
President and Chief Executive Officer
Citizens First Bank
903 Avenida Central
Lady Lake, Florida 32159

Also attached is a check, in the amount of \$192.50, which represents payment of the filing fees, charter tax and certified copies. If you have any questions, please call me at 414-8067.

JAP:bms

cc: Federal Deposit Insurance Corporation, Atlanta, Georgia
Bureau of Financial Institutions - District I

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

98 APR 28 PM 3: 03

FILED

Name change
NFS 4-30-98

RECEIVED
TREASURER'S OFFICE

98 APR 13 AM 10:08

CASHIER'S OFFICE

ARTICLES OF AMENDMENT

TO

ARTICLES OF INCORPORATION

OF

FIRST BANK OF THE VILLAGES

FILED

98 APR 28 PM 3:03

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Pursuant to Section 607.1006, Florida Statutes, the Articles of Incorporation of First Bank of the Villages are hereby amended as follows:

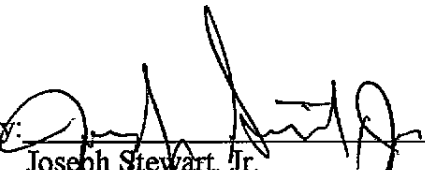
FIRST: Articles I of the Articles of Incorporation is hereby amended by deleting the text thereof in its entirety and substituting the following in lieu thereof:

The name of the corporation shall be CITIZENS FIRST BANK and its place of business shall be at 903 Avenida Central, in the County of Lake, and State of Florida, 32159.

SECOND: The foregoing amendment was adopted by the holders of all the outstanding shares of common stock, being the sole voting group entitled to vote on the amendment, on March 24, 1998 and the number of votes cast for the amendment was sufficient for approval by the holders of common stock.

IN WITNESS WHEREOF, the undersigned has caused these Articles of Amendment to Articles of Incorporation to be executed and attested to by its duly authorized officer as of this 10 day of April, 1998.

FIRST BANK OF THE VILLAGES

By: 
Joseph Stewart, Jr.
President and Chief Executive Officer

STATE OF FLORIDA)
COUNTY OF LAKE)

The foregoing instrument was acknowledged before me this 10 day of April, 1998, by Joseph Stewart, Jr., President and Chief Executive Officer, of First Bank of the Villages, a banking corporation. He is personally known to me and did not take an oath.

Cynthia Sue McKea-Wilson

Notary Public, State of Florida



Cynthia Sue McKea-Wilson
MY COMMISSION # CCS28677 EXPIRES
January 29, 2000
BONDED THRU TROY FAIN INSURANCE, INC.

APPROVAL

Approved by the Florida Department of Banking and Finance on this 28th day of April, 1998.

Robert F. DeLoach

Comptroller of the State of Florida and
Head of the Department of Banking and
Finance