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STATE OF FLORIDA
COUNTY OF SANTA ROSA

BARGAIN AND SALE DEED

Deed made this 18 day of October, 2011, by **FEDERAL DEPOSIT INSURANCE CORPORATION**, a corporation organized and existing under an Act of Congress, as receiver for First National Bank of Florida, whose mailing address is 7777 Baymeadows Way West, Jacksonville, FL 32256 Grantor, and **CHARTERBANK**, a federal savings association, hereinafter called "Charterbank", whose mailing address is 1233 O. G. Skinner Drive, West Point, GA 31833, Grantee.

Grantor, in consideration of Ten Dollars (\$10.00) paid by Grantee, hereby grants to Grantee, that real property located in the County of Santa Rosa, State of Florida, and more fully described as follows:

Parcel 1:

LOT 6 CADDIES COVE A SUBDIVISION OF A PORTION OF SECTION 12 TOWNSHIP 2 SOUTH RANGE 27 WEST SANTA ROSA COUNTY FLORIDA ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK F PAGE 95 OF THE PUBLIC RECORDS OF SAID COUNTY

Parcel 2:

Lot 13, Block B, of Caribbean Isle, a planned unit development, a portion of Township 2 South, Range 27 West, Santa Rosa County, Florida, Santa Rosa Island, as recorded in Plat Book G, at Page 30, of the public records of Santa Rosa County, Florida.

Parcel 3:

LOT 20, BLOCK E, THE MOORS GOLF AND RACQUET CLUB, A REPLAT OF EAGLE CREEK AT THE MOORS, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK "G", PAGE 78, OF THE PUBLIC RECORDS OF SANTA ROSA COUNTY, FLORIDA.

Parcel 4.

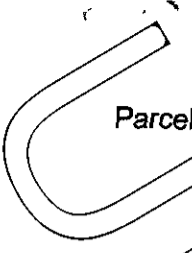
Lots 4, 11, 53, 57 and 62, Block A, The Bernath Place, according to the plat thereof on file with Clerk of the Circuit Court, in and for Santa Rosa County, Florida, recorded in Plat Book F, Page 10, of the public records, thereof.

Parcel 5:

Lot 17 in Block "B" of FOUNTAINVIEW SUBDIVISION, according to the plat thereto as recorded in Plat Book "G", Page 50, of the Public Records of Santa Rosa County, Florida, Florida.

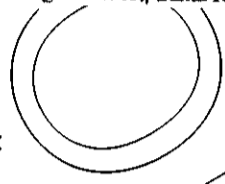
Parcel 6:

Lot 8, Block G, The Moors Golf and Racquet Club, a replat of Eagle Creek at the Moors, according to the plat thereof, as recorded in Plat Book G, Page (s) 78, inclusive, of the Public Records of Santa Rosa County, Florida.



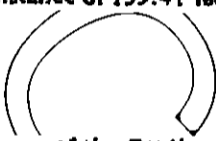
Parcel 7:

Commence at the Northeast corner of the Southeast quarter of the Southeast quarter of Section 4, Township 1 North, Range 28 West, Santa Rosa County, Florida; thence proceed South 02°44'06" West along the monumented East line of the Southeast quarter of the Southeast quarter of said Section 4 a distance of 200.00 feet to the Point of Beginning; thence continue South 22°44'06" West along the monumented last line of the Southeast quarter of the Southeast quarter of said Section 4 a distance of 99.58 feet; thence proceed North 86°45'33" West a distance of 387.69 feet; thence proceed North 03°13'55" East a distance of 73.94 feet; thence proceed North 86°51'15" West a distance of 66.73 feet to the Easterly right-of-way line of U.S. Highway 90, S.R. #10 (200' R/W) said point being on a curve concave Easterly and having a radius of 2789.79 feet, a central angle of 00°43'52", a tangent distance of 17.80 feet and a chord bearing and distance of North 48°31'51" East, 35.60 feet; thence proceed Northeasterly along the arc of said curve a distance of 35.60 feet to a point on said curve; thence departing said Easterly right-of-way line go South 86°51'15" East a distance of 428.26 feet to the Point of Beginning. The above described parcel of land is situated in Section 4, Township 1 North, Range 28 West, Santa Rosa County, Florida.



Parcel 8:

Commence at the Northeast corner of Section 8, Township 4 North, Range 29 West, Santa Rosa County, Florida; thence South 86 degrees 52 minutes 52 seconds West along the North line of said Section for a distance of 1833.41 feet; thence depart said North line South 03 degrees 07 minutes 08 seconds East for a distance of 56.96 feet to an intersection with the Southerly Right-of-Way of County Road #464 (100' R/W); thence North 87 degrees 06 minutes 29 seconds East along said Right-of-Way for a distance of 190.97 feet; thence depart said Southerly Right-of-Way South 19 degrees 48 minutes 39 seconds East for a distance of 159.28 feet; thence North 87 degrees 06 minutes 34 seconds East for a distance of 285.75 feet to a point in a curve on the Westerly Right-of-Way of State Road #89 (78' R/W); thence Southeasterly along the arc of a curve and said Westerly Right-of-Way for a distance of 158.41 feet said curve having a radius of 22961.31 feet central angle of 00 degrees 23 minutes 52 seconds a chord distance of 189.41 feet and a chord bearing of South 19 degrees 48 minutes 35 seconds East; thence depart said Right-of-Way South 87 degrees 06 minutes 34 seconds West for a distance of 285.74 feet; thence North 19 degrees 48 minutes 39 seconds West for a distance of 159.41 feet to the Point of Beginning.



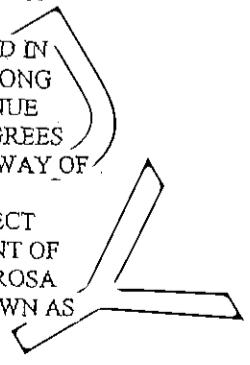
Parcel 9:

Commence at the Southeast corner of the Southeast Quarter of the Northeast Quarter of the Northeast Quarter of Section 12, Township 3 North, Range 29 West, Santa Rosa County, Florida; thence go North 89 degrees 56 minutes 28 seconds West along the South line of the aforesaid Southeast Quarter of the Northeast Quarter of the Northeast Quarter a distance of 38.48 feet to the Westerly right of way line of State Road No. 89 (100 foot right of way), said point also being the Point of Beginning; thence go South 00 degrees 10 minutes 01 seconds West along the aforesaid Westerly right of way line a distance of 32.36 feet; thence departing the aforesaid Westerly right of way line go North 89 degrees 56 minutes 28 seconds West a distance of 625.17 feet to the West line of the Northeast Quarter of the Southeast Quarter of the Northeast Quarter of said Section 12; thence go North 00 degrees 05 minutes 32 seconds East along the aforesaid West line a distance of 32.36 feet to the Southwest corner of the aforesaid Southeast Quarter of the Northeast Quarter of the Northeast Quarter; thence continue North 00 degrees 05 minutes 32 seconds East along the West line of the aforesaid Southeast Quarter of the Northeast Quarter of the Northeast Quarter a distance of 611.68 feet, said point being 32.36 feet South of the Northwest corner of the aforesaid Southeast Quarter of the Northeast Quarter of the Northeast Quarter; thence go South 89 degrees 53 minutes 59 seconds East and parallel to the North line of the aforesaid Southeast Quarter of the Northeast Quarter of the Northeast Quarter a distance of 625.01 feet to the aforesaid Westerly right of way line of State Road No. 89 (100 foot right of way); thence go South 00 degrees 10 minutes 01 seconds West along the aforesaid Westerly right of way line a distance of 611.23 feet to the Point of Beginning. Situated in a portion of Section 12, Township 3 North, Range 29 West, Santa Rosa County, Florida.



Parcel 10:

COMMENCE AT THE SOUTHWEST CORNER OF LOT WW, CRESCENT SHORES, ACCORDING TO PLAT RECORDED IN PLAT BOOK A, AT PAGE 70, OF THE PUBLIC RECORDS OF SANTA ROSA COUNTY, FLORIDA; THENCE EASTERLY ALONG THE NORTH RIGHT OF WAY LINE OF U.S. HIGHWAY 98, A DISTANCE OF 322.34 FEET; THENCE NORTH, 300 FEET; THENCE EAST, 622.85 FEET TO THE EAST LINE OF THE WEST 944.93 FEET OF SAID LOT WW, BEING ALSO THE WESTERLY BOUNDARY AND THE EXTENSION THEREOF OF SANTANDER, AS RECORDED IN PLAT BOOK D, AT PAGES 51 AND 51A, SANTA ROSA COUNTY; THENCE NORTHERLY ALONG SAID LINE, A DISTANCE OF 825.00 FEET TO THE POINT OF BEGINNING; THENCE CONTINUE NORTHERLY ALONG SAID LINE, A DISTANCE OF 150.00 FEET; THENCE DEFLECT 89 DEGREES 18'15" AND RUN WESTERLY, A DISTANCE OF 128.21 FEET TO THE EASTERLY RIGHT OF WAY OF PALO ALTO STREET (50' R/W); THENCE DEFLECT LEFT 90 DEGREES 30'18" AND RUN SOUTHERLY ALONG SAID RIGHT OF WAY, A DISTANCE OF 150.00 FEET; THENCE DEFLECT LEFT 89 DEGREES 29'42" AND RUN EASTERLY, A DISTANCE OF 128.71 FEET TO THE POINT OF BEGINNING. ALL LYING IN SECTION 13, TOWNSHIP 2 SOUTH, RANGE 26 WEST, SANTA ROSA COUNTY, FLORIDA. ALSO KNOWN AS LOTS 88 AND 89, IN AN UNRECORDED PLAT KNOWN AS BANDERA, PREPARED BY J.W. COOK, R.L.S. #458 AND DATED June 4, 1970.



Parcel 11:

PARCEL 1

COMMENCE AT THE INTERSECTION OF THE WEST LINE OF GOVERNMENT LOT 1, SECTION 8, TOWNSHIP 2 SOUTH, RANGE 26 WEST, SANTA ROSA COUNTY, FLORIDA AND THE NORTHERLY RIGHT OF WAY LINE OF STATE ROAD 399 (ALSO KNOWN AS EAST BAY BOULEVARD) (100' R/W); THENCE GO NORTH 00 DEGREES 17 MINUTES 26 SECONDS EAST ALONG THE WEST LINE OF SAID GOVERNMENT LOT 1 A DISTANCE OF 150.00 FEET TO THE POINT OF BEGINNING; THENCE CONTINUE NORTH 00 DEGREES 17 MINUTES 26 SECONDS EAST ALONG SAID WEST LINE OF GOVERNMENT LOT 1 A DISTANCE OF 740.27 FEET; THENCE DEPARTING SAID WEST LINE GO SOUTH 89 DEGREES 12 MINUTES 27 SECONDS EAST A DISTANCE OF 637.25 FEET; THENCE GO SOUTH 03 DEGREES 52 MINUTES 48 SECONDS WEST A DISTANCE OF 175.90 FEET; THENCE GO SOUTH 89 DEGREES 16 MINUTES 49 SECONDS EAST A DISTANCE OF 260.00 FEET TO THE WESTERLY RIGHT OF WAY LINE OF OLA BROXON ROAD (50' R/W); THENCE GO SOUTH 02 DEGREES 38 MINUTES 55 SECONDS WEST ALONG SAID WESTERLY RIGHT OF WAY LINE A DISTANCE OF 30.00 FEET; THENCE DEPARTING SAID WESTERLY RIGHT OF WAY LINE GO NORTH 89 DEGREES 15 MINUTES 32 SECONDS WEST A DISTANCE OF 527.92 FEET; THENCE GO SOUTH 01 DEGREES 12 MINUTES 22 SECONDS WEST A DISTANCE OF 534.96 FEET; THENCE GO NORTH 89 DEGREES 07 MINUTES 45 SECONDS WEST A DISTANCE OF 348.54 FEET TO THE POINT OF BEGINNING. THE ABOVE DESCRIBED PARCEL OF LAND CONTAINS 7.49 ACRES, MORE OR LESS.

LESS AND EXCEPT:

PARCEL 2:

COMMENCE AT THE INTERSECTION OF THE WEST LINE OF GOVERNMENT LOT 1, SECTION 8, TOWNSHIP 2 SOUTH, RANGE 26 WEST, SANTA ROSA COUNTY, FLORIDA AND THE NORTHERLY RIGHT OF WAY LINE OF STATE ROAD 399 (ALSO KNOWN AS EAST BAY BOULEVARD) (100' R/W); THENCE GO NORTH 00 DEGREES 17 MINUTES 26 SECONDS EAST ALONG THE WEST LINE OF SAID GOVERNMENT LOT 1 A DISTANCE OF 582.73 FEET; THENCE DEPARTING SAID WEST LINE OF GOVERNMENT LOT 1 GO SOUTH 89 DEGREES 42 MINUTES 34 SECONDS EAST A DISTANCE OF 203.39 FEET TO THE POINT OF BEGINNING; THENCE GO SOUTH 88 DEGREES 42 MINUTES 02 SECONDS EAST A DISTANCE OF 152.10 FEET; THENCE GO NORTH 01 DEGREES 12 MINUTES 22 SECONDS EAST A DISTANCE OF 60.36 FEET; THENCE GO NORTH 88 DEGREES 42 MINUTES 02 SECONDS WEST A DISTANCE OF 153.07 FEET; THENCE GO SOUTH 00 DEGREES 17 MINUTES 01 SECONDS WEST A DISTANCE OF 60.37 FEET TO THE POINT OF BEGINNING. THE ABOVE DESCRIBED PARCEL OF LAND IS SITUATED IN SECTION 8, TOWNSHIP 2 SOUTH, RANGE 26 WEST, SANTA ROSA COUNTY, FLORIDA AND CONTAINS 0.21 ACRES, MORE OR LESS.

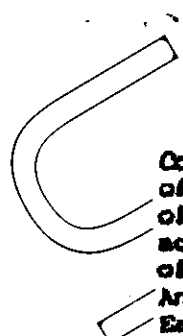
SAVING AND RESERVING UNTO THE OWNERS OF PARCEL 2 AND THEIR SUCCESSORS IN INTEREST TO PARCEL 2 AN EASEMENT FOR INGRESS, EGRESS AND UTILITY PURPOSES OVER, UNDER AND ACROSS PARCEL 3, SAID PARCEL 3 BEING DESCRIBED AS FOLLOWS:

PARCEL 3:

COMMENCE AT THE INTERSECTION OF THE WEST LINE OF GOVERNMENT LOT 1, SECTION 8, TOWNSHIP 2 SOUTH, RANGE 26 WEST, SANTA ROSA COUNTY, FLORIDA AND THE NORTHERLY RIGHT OF WAY LINE OF STATE ROAD 399 (ALSO KNOWN AS EAST BAY BOULEVARD) (100' R/W); THENCE GO NORTH 00 DEGREES 17 MINUTES 26 SECONDS EAST ALONG THE WEST LINE OF SAID GOVERNMENT LOT 1 A DISTANCE OF 582.73 FEET; THENCE DEPARTING SAID WEST LINE OF GOVERNMENT LOT 1 GO SOUTH 89 DEGREES 42 MINUTES 34 SECONDS EAST A DISTANCE OF 153.39 FEET TO THE POINT OF BEGINNING; THENCE GO NORTH 00 DEGREES 17 MINUTES 01 SECONDS EAST A DISTANCE OF 159.51 FEET; THENCE GO SOUTH 89 DEGREES 07 MINUTES 42 SECONDS EAST A DISTANCE OF 474.70 FEET; THENCE GO SOUTH 03 DEGREES 52 MINUTES 48 SECONDS EAST A DISTANCE OF 29.36 FEET; THENCE GO SOUTH 89 DEGREES 16 MINUTES 49 SECONDS EAST A DISTANCE OF 260.00 FEET TO THE WESTERLY RIGHT OF WAY LINE OF OLA BROXON ROAD (50' R/W); THENCE GO SOUTH 02 DEGREES 38 MINUTES 55 SECONDS WEST ALONG SAID WESTERLY RIGHT OF WAY LINE A DISTANCE OF 30.00 FEET; THENCE DEPARTING SAID WESTERLY RIGHT OF WAY LINE GO NORTH 89 DEGREES 15 MINUTES 32 SECONDS WEST A DISTANCE OF 681.61 FEET; THENCE GO SOUTH 00 DEGREES 17 MINUTES 01 SECONDS WEST A DISTANCE OF 99.00 FEET; THENCE GO NORTH 89 DEGREES 42 MINUTES 34 SECONDS WEST A DISTANCE OF 50.00 FEET TO THE POINT OF BEGINNING. THE ABOVE DESCRIBED PARCEL OF LAND IS SITUATED IN SECTION 8, TOWNSHIP 2 SOUTH, RANGE 26 WEST, SANTA ROSA COUNTY, FLORIDA AND CONTAINS 0.95 ACRES, MORE OR LESS.


Parcel 12:

Commence at a half inch (1/2") diameter metal rod at the Northwest corner of Lot 18, Block B, Monterey Shores Resubdivision Phase One, that portion of Section 4, Township 1 South, Range 29 West, Santa Rosa County, Florida, according to a plat recorded in Plat Book E, Page 34 of the public records of said County, said point lying on the Easterly Right-of-Way Line of San Antonio Drive (60' R/W); thence run South 08 degrees 01 minutes 00 seconds East along said Easterly Right-of-Way Line a distance of 98.71 feet to the Southwest corner of said Lot 18; thence continue South 05 degrees 01 minutes 00 seconds East along said Easterly Right-of-Way Line a distance of 17.73 feet to a point of intersection; thence continue along said Easterly Right-of-Way Line South 17 degrees 41 minutes 00 seconds East a distance of 12.98 feet to an intersection with the South line of said Monterey Shores Resubdivision Phase One; thence continue South 17 degrees 41 minutes 00 seconds East along said Easterly Right-of-Way Line a distance of 67.19 feet to a point of curvature of a cul-de-sac; thence run Southeasterly along said Right-of-Way Line and the arc of a curve of a cul-de-sac to the right a distance of 76.15 feet, said curve having a radius of 50.00 feet, a central angle of 67 degrees 15 minutes 37 seconds, a chord bearing of South 27 degrees 47 minutes 02 seconds East and a chord of 68.00 feet; thence depart said Right-of-Way Line South 59 degrees 14 minutes 27 seconds East a distance of 79.14 feet; thence run South 48 degrees 08 minutes 13 seconds East a distance of 36.87 feet to the Point of Beginning; thence run North 46 degrees 08 minutes 13 seconds West a distance of 36.87 feet; thence run North 89 degrees 14 minutes 27 seconds West a distance of 79.14 feet to a point lying in a curve on a cul-de-sac on said Right-of-Way Line; thence run Southwesterly along said Right-of-Way Line and the arc of a curve of a cul-de-sac, to the right a distance of 70.00 feet, said curve having a radius a 50.00 feet, a central angle of 80 degrees 12 minutes 51 seconds, a chord bearing of South 55 degrees 56 minutes 59 seconds West and a chord of 64.42 feet; thence depart said Right-of-Way Line South 63 degrees 57 minutes 43 seconds East a distance of 250.34 feet to a capped metal pipe (Licensed Business #5170) lying on the Northeastly edge of needle rush; thence run along said Northeastly edge of needle rush South 73 degrees 26 minutes 33 seconds East a distance of 70.08 feet to a capped metal pipe (Licensed Business #5170); thence continue along said Northeastly edge of needle rush South 89 degrees 14 minutes 33 seconds East a distance of 63.87 feet to a capped metal pipe (Licensed Business #5170) lying at an intersection with the Westerly edge of water of Indian Bayou (Monterey Bay); thence run Northwesterly along and together with the meanderings of said Westerly edge of water a distance of 216.00 feet, more or less, to a point lying North 48 degrees 04 minutes 18 seconds East a distance of 89.16 feet, more or less, of the Point of Beginning; thence run South 48 degrees 04 minutes 18 seconds West a distance of 2.00 feet, more or less, to a capped metal pipe (Licensed Business #5170); thence continue South 48 degrees 04 minutes 18 seconds West a distance of 87.16 feet to the Point of Beginning. Said parcel being in area 0.56 acre, more or less. Subject to a 12.30 foot wide strip of land to be used for ingress/egress purposes being more particularly described as follows:



Commence at a half inch (1/2") diameter metal rod at the Northwest corner of Lot 18, Block B, Monterey Shores Resubdivision Phase One, that portion of Section 4, Township 1 South, Range 29 West, Santa Rosa County, Florida, according to a plat recorded in Plat Book B, Page 34 of the public records of said County, said point lying on the Easterly Right-of-Way Line of San Antonio Drive (60' R/W); thence run South 05 degrees 01 minutes 00 seconds East along said Easterly Right-of-Way Line a distance of 96.71 feet to the Southwest corner of said Lot 18; thence continue South 05 degrees 01 minutes 00 seconds East along said Easterly Right-of-Way Line a distance of 17.73 feet to a point of intersection; thence continue along said Easterly Right-of-Way Line South 17 degrees 41 minutes 00 seconds East a distance of 12.96 feet to an intersection with the South line of said Monterey Shores Resubdivision Phase One; thence continue South 17 degrees 41 minutes 00 seconds East along said Easterly Right-of-Way Line a distance of 67.19 feet to a point of curvature of a cul-de-sac; thence run Southeasterly along said Right-of-Way Line and the arc of a curve of a cul-de-sac to the right a distance of 76.15 feet to the Point of Beginning, said curve having a radius of 50.00 feet, a central angle of 87 degrees 15 minutes 37 seconds, a chord bearing of South 27 degrees 47 minutes 03 seconds East and a chord of 59.00 feet; thence depart said Right-of-Way Line South 59 degrees 14 minutes 27 seconds East a distance of 29.14 feet; thence run South 46 degrees 08 minutes 13 seconds East a distance of 36.87 feet; thence run South 43 degrees 51 minutes 46 seconds West a distance of 12.20 feet; thence run North 48 degrees 08 minutes 13 seconds West a distance of 35.47 feet; thence run North 59 degrees 14 minutes 27 seconds West a distance of 76.06 feet to a point lying in a curve on a cul-de-sac on said Right-of-Way Line; thence run Northeasterly along said Right-of-Way Line and the arc of a curve of a cul-de-sac, to the left, a distance of 12.35 feet to the Point of Beginning, said curve having a radius of 50.00 feet, a central angle of 14 degrees 09 minutes 13 seconds, a chord bearing of North 22 degrees 54 minutes 59 seconds East and a chord of 12.32 feet.

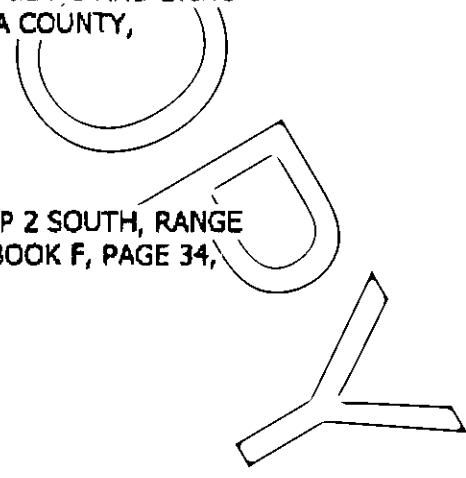
Parcel 13:



COMMENCE AT THE NORTHEAST CORNER OF LOT U, CRESCENT SHORES, AS RECORDED IN PLAT BOOK A, PAGE 70 OF THE PUBLIC RECORDS OF SANTA ROSA COUNTY, FLORIDA; THENCE SOUTH 02 DEGREES 07 MINUTES 12 SECONDS WEST ALONG THE EAST LINE OF SAID LOT U A DISTANCE OF 711.79 FEET TO THE POINT OF BEGINNING; THENCE NORTH 56 DEGREES 36 MINUTES 19 SECONDS WEST A DISTANCE OF 86.91 FEET TO A POINT ON THE ARC ON A CIRCULAR CURVE CONCAVE TO THE WEST; THENCE SOUTHERLY ALONG THE ARC OF SAID CURVE (RADIUS = 50.00 FEET, DELTA = 60 DEGREES 15 MINUTES 53 SECONDS, CHORD = 50.20 FEET, CHORD BEARING = SOUTH 2 DEGREES 58 MINUTES 46 SECONDS WEST) A DISTANCE OF 52.59 FEET; THENCE SOUTH 38 DEGREES 44 MINUTES 51 SECONDS EAST A DISTANCE OF 24.96 FEET; THENCE SOUTH 02 DEGREES 07 MINUTES 12 SECONDS WEST A DISTANCE OF 114.42 FEET TO A POINT HEREINAFTER CALLED POINT A; THENCE CONTINUE SAME COURSE A DISTANCE OF 80 FEET, MORE OR LESS, TO THE APPROXIMATE SHORELINE OF SANTA ROSA SOUND; THENCE MEANDER EASTERLY ALONG SAID SHORELINE A DISTANCE OF 57 FEET, MORE OR LESS, TO AN INTERSECTION WITH A LINE PASSING THROUGH THE POINT OF BEGINNING AND HAVING A BEARING SOUTH 02 DEGREES 07 MINUTES 12 SECONDS WEST; THENCE NORTH 02 DEGREES 07 MINUTES 12 SECONDS EAST A DISTANCE OF 70 FEET MORE OR LESS, TO A POINT BEING SOUTH 75 DEGREES 27 MINUTES 46 SECONDS EAST AND 59.66 FEET FROM THE AFORESAID POINT A; THENCE CONTINUE SAME COURSE A DISTANCE OF 151.21 FEET TO THE POINT OF BEGINNING. ABOVE DESCRIBED PARCEL BEING A PORTION OF SAID LOT U AND LYING IN SECTION 24, TOWNSHIP 2 SOUTH, RANGE 26 WEST, SANTA ROSA COUNTY, FLORIDA.

ALSO KNOWN AS:

LOT 12, BELLA VISTA, BEING A PORTION OF SECTION 24, TOWNSHIP 2 SOUTH, RANGE 26 WEST, SANTA ROSA COUNTY, FLORIDA, AS RECORDED IN PLAT BOOK F, PAGE 34, OF THE PUBLIC RECORDS OF SANTA ROSA COUNTY, FLORIDA.



hereinafter referred to as the "Property."

IN WITNESS WHEREOF, the undersigned has caused its sign and seal to be affixed and has duly authorized the undersigned officer to sign on its behalf this 18th day of October, 2011.

Signed, sealed and delivered in the presence of:

FEDERAL DEPOSIT INSURANCE COPORATION
a corporation organized and existing under an Act of Congress , as receiver for First National Bank of Florida

Lisa A. Manfred
Witness: Lisa A. Manfred

Curt M. Johnson
by: Curt M. Johnson, Attorney in Fact

Angela Blanks
Witness: ANGELA BLANKS

STATE OF FLORIDA
COUNTY OF

The foregoing instrument was acknowledged before me this 18th day of October, 2011 by Curti M. Johnson, Attorney in Fact for the Federal Deposit Insurance Corporation, a corporation organized and existing under an Act of Congress , as receiver for First National Bank of Florida, who () personally known to me or () produced _____ as identification.

Angela Blanks
Notary Public: _____



ANGELA BLANKS
MY COMMISSION # DD 795924
EXPIRES: August 24, 2012
Bonded Thru Budget Notary Service

This Document Prepared By:
Locklin & Saba, P.A.
6460 Justice Avenue
Milton, FL 32570

OJL# 7290

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