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**Comptroller of the Currency  
Administrator of National Banks**

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**Southern District Licensing  
1600 Lincoln Plaza  
500 North Akard  
Dallas, Texas 75201-3323**

January 14, 2005

**Conditional Approval #673  
February 2005**

Carlos A. Bell  
Executive Vice President  
Eagle National Bank  
8200 N.W. 33<sup>rd</sup> Street  
Suite 400  
Doral, FL 33122

Re: Branch Approval & Authorization for Eagle National Bank, Doral, FL  
Application Control No. 2004-SO-05-0274

Dear Mr. Bell:

On January 14, 2005, the Office of the Comptroller of the Currency (OCC) has conditionally approved your application to establish a domestic branch in the vicinity of Northwest 116 Way and Northwest 102 Roads, Medley, Dade County, FL. This conditional approval is granted based on a thorough review of all information available, including the representations and commitments made in the application and by the bank's representatives. This approval is contingent on the following condition:

- The branch may not open for business until Eagle National Bank of Miami, Doral, FL (Bank) has achieved substantial compliance with the Consent Order, executed by the Board of Directors of the Bank on December 20, 2004, as determined by Wayne Crowell, Assistant Deputy Comptroller, of the South Florida Field Office.

The condition of this approval is a condition "imposed in writing by the agency in connection with the granting of any application or other request" within the meaning of 12 USC §1818. As such, the condition is enforceable under 12 USC § 1818.

If the branch is not opened within 18 months from this approval date, the approval automatically terminates unless the OCC grants an extension. Within 10 days after opening, the bank must advise this office of the branch's opening date, so the OCC may complete its records. Please reference the OCC control number in your letter.

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If the branch is closed, a 90-day advance notice of proposed branch closing must be submitted to the OCC pursuant to *12 U.S.C. 1831r-1*. Following the closing of the branch office, a final closing notice should be submitted to this office.

This approval, and the activities and communications by OCC employees in connection with the filing, do not constitute a contract, express or implied, or any other obligation binding upon the OCC, the United States, any agency or entity of the United States, or any officer or employee of the United States and do not affect the ability of the OCC to exercise its supervisory, regulatory and examination authorities under applicable law and regulations. The foregoing may not be waived or modified by any employee or agent of the OCC or the United States.

A separate letter is enclosed requesting your feedback on how we handled the referenced application. We would appreciate your response so we may improve our service. Should you have any questions, please contact Licensing Applications Technician Phyllis Williams or me at (214) 720-7052.

Yours truly,

*/s/ Karen H. Bryant*

Karen H. Bryant  
Licensing Manager

Enclosure