



September 15, 2011

Mr. Neil J. Gillespie  
8092 SW 115th Loop  
Ocala, Florida 34481

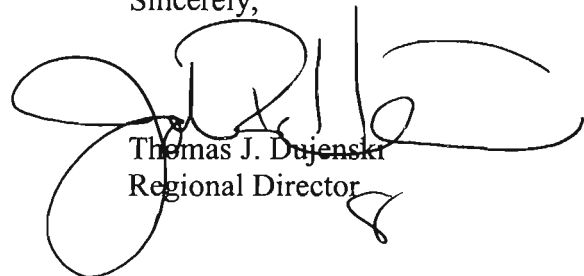
RE: Notice of Bank Merger Act Application, Community Bank & Company, Lakewood Ranch, Florida, and Old Harbor Bank, Clearwater, Florida

Dear Mr. Gillespie:

On Tuesday, September 13, 2011, you forwarded an email to my office listing certain issues that you have with the proposed acquiring institution and requesting the initiation of a hearing. The proposed purpose of the hearing would be to allow you the opportunity to speak on the record about the subject application and other issues.

Please be advised that the above merger application has been formally withdrawn and is no longer under consideration by this office. We have closed our file concerning this matter. Per your request, this letter will be forwarded to you via email and copied to the individuals listed below. If you have any questions, please feel free to contact Case Manager Johnetta Waller at (404) 267-2579.

Sincerely,



Thomas J. Dujenski  
Regional Director

CC via email: Mary Beth Sultenfuss  
Robert Phillips