

OFFICE OF THRIFT SUPERVISION

Order No.: 2000-87

Date: October 4, 2000

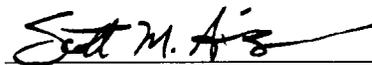
**Gulfstream Community Bank
Port Richey, Florida**

Extension of Time Request

On February 4, 2000, the Managing Director, Office of Supervision, acting under delegated authority, issued Order No. 2000-10 approving the Application submitted by John D. Ferencik, John J. Cohee, Perry K. Goodbrake, Ronald P. Keller, and Quentin Greenwood (the "Organizers") to organize Gulfstream Community Bank, Port Richey, Florida.

Condition 2 of Order No. 2000-10 required that the proposed transaction be consummated within 120 calendar days from the date of the Order. The Organizers have requested an extension of time, until October 11, 2000, to consummate the proposed transaction. Based upon our review of the request, the request is hereby approved.

By order of the Director of the Office of Thrift Supervision, or her designee, effective
October 4, 2000.



Scott M. Albinson
Managing Director
Office of Supervision