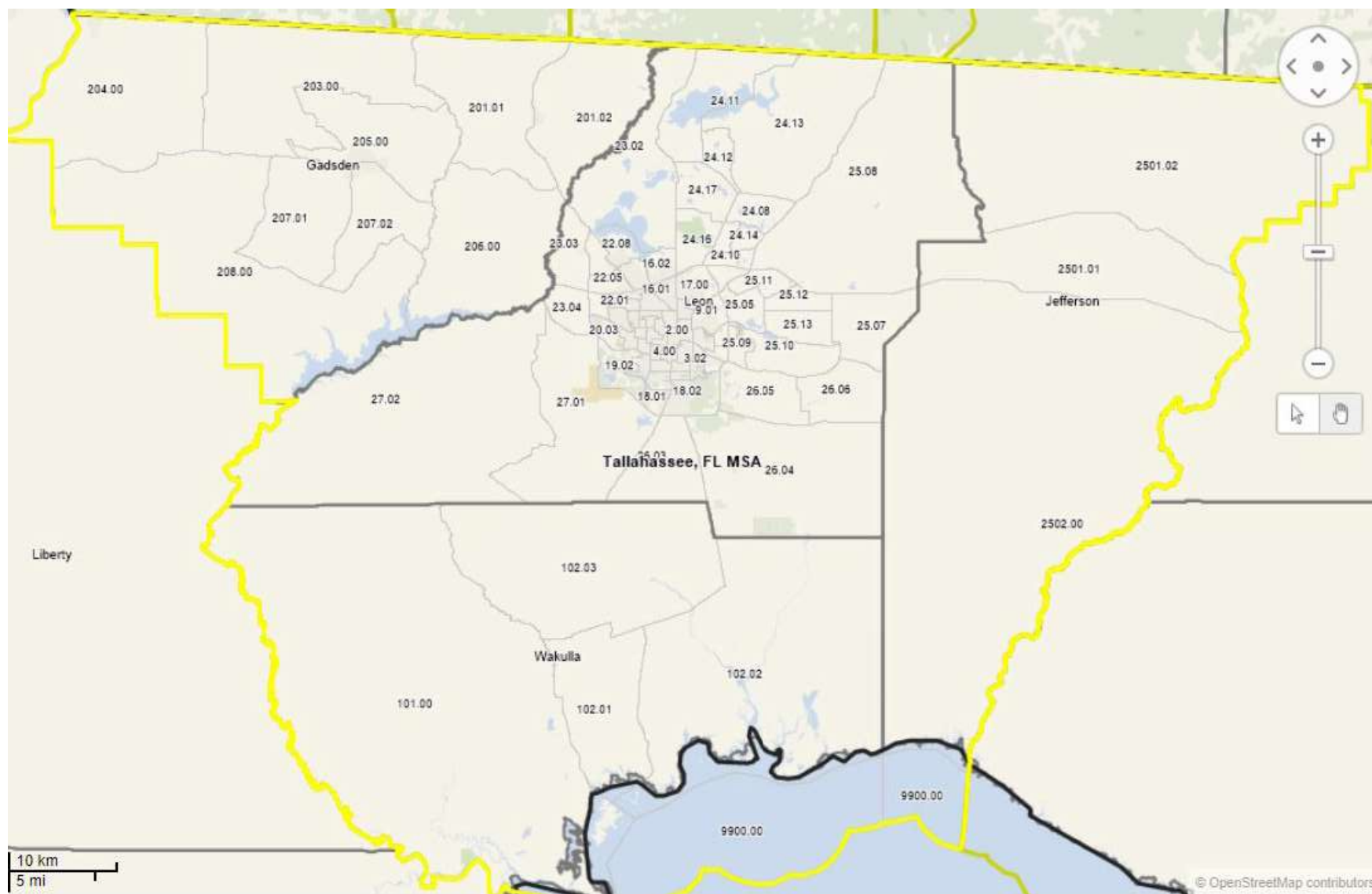
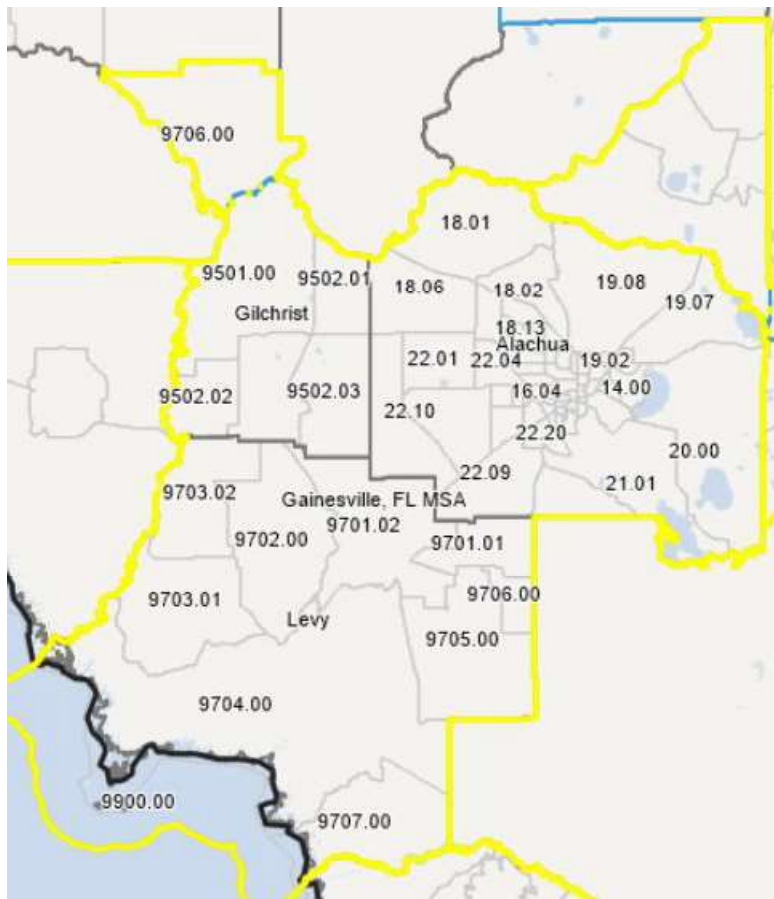


Map of Assessment Area 1 Tallahassee FL MSA (Leon/Gadsden/Jefferson/Wakulla County)



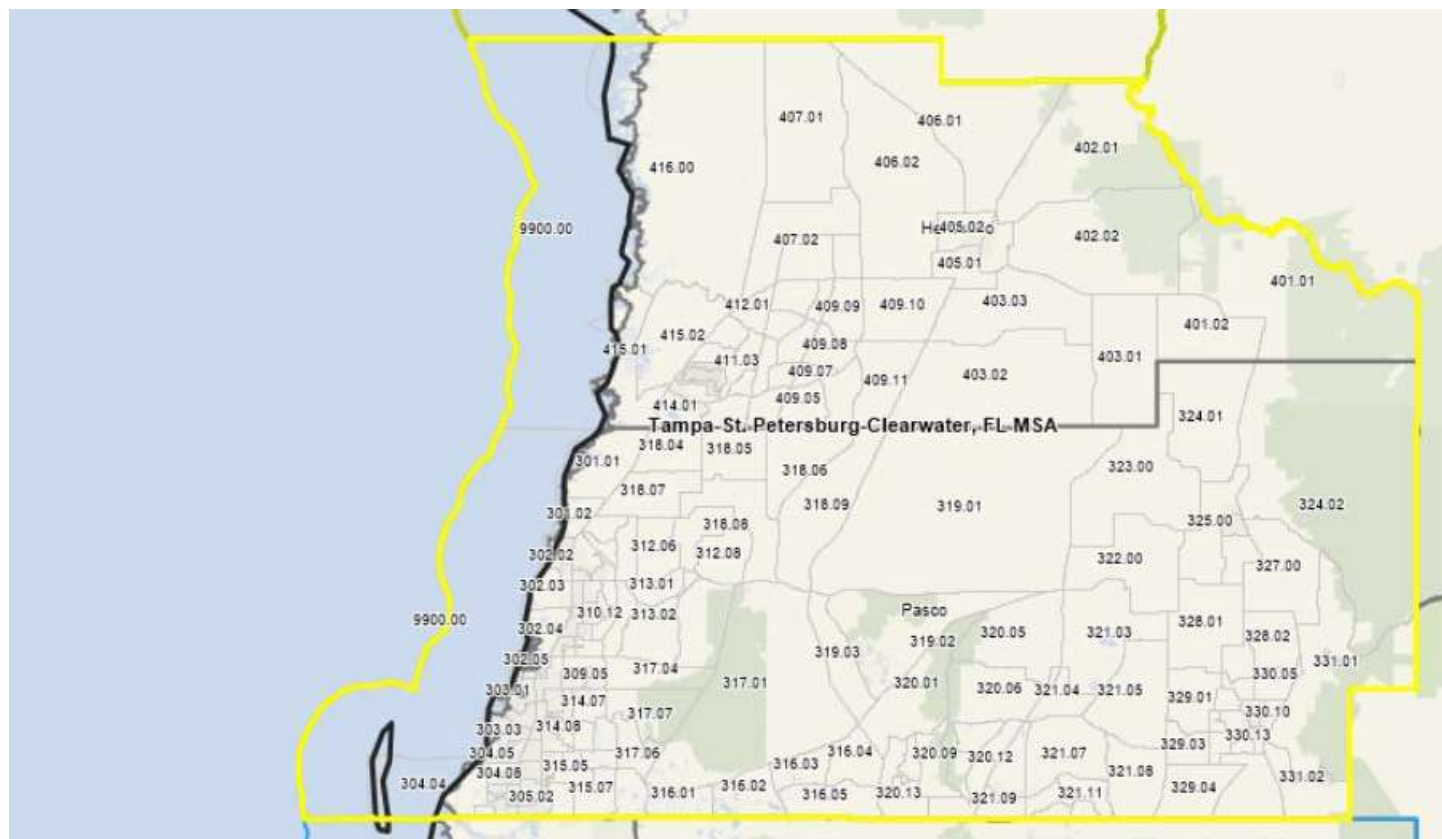
Map of Assessment Area 2 Gainesville FL MSA (Alachua/Gilchrist/Levy County) Suwannee County



Map of Assessment Area 3 Jacksonville, FL MSA (Clay/St. Johns/Bradford/Putnam/Nassau/Duval County)



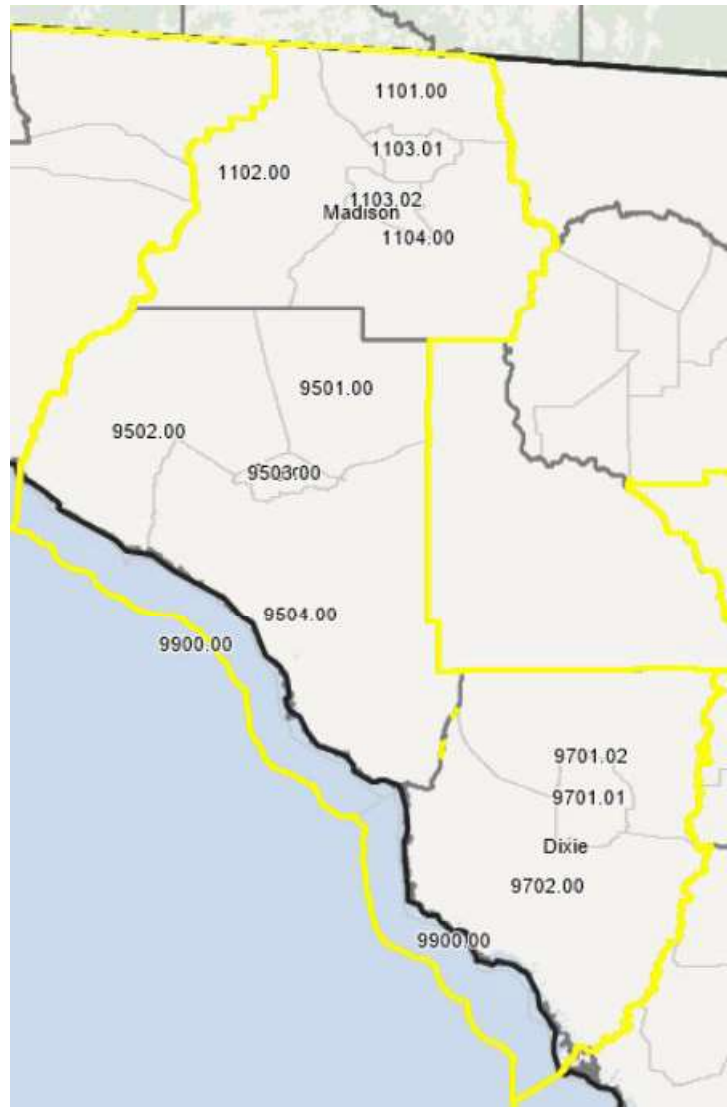
Map of Assessment Area 4 Tampa-St. Petersburg-Clearwater, FL MSA (Hernando/Pasco County)



Map of Assessment Area 5 Macon-Bibb County, GA MSA (Bibb County)



Map of Assessment Area 6 NW Central FL (Dixie/Madison/Taylor County)



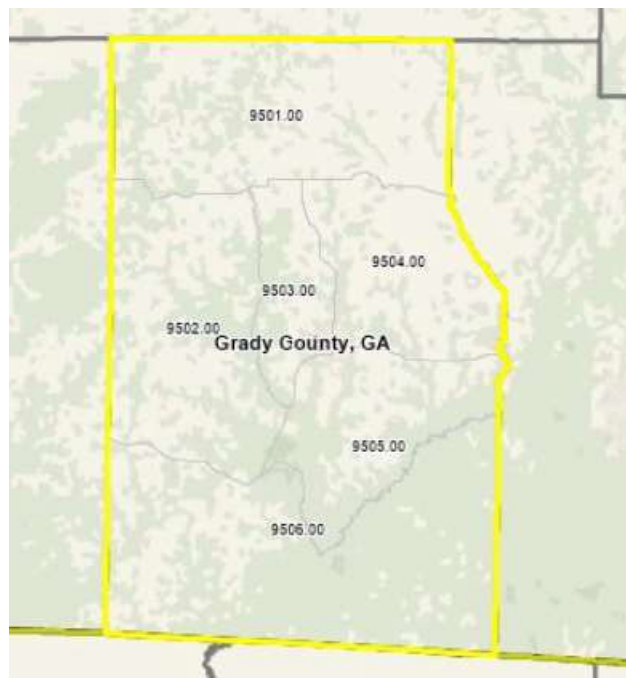
Map of Assessment Area 7 Panama City, FL MSA (Gulf/Bay County)



Map of Assessment Area 8 Washington County, FL



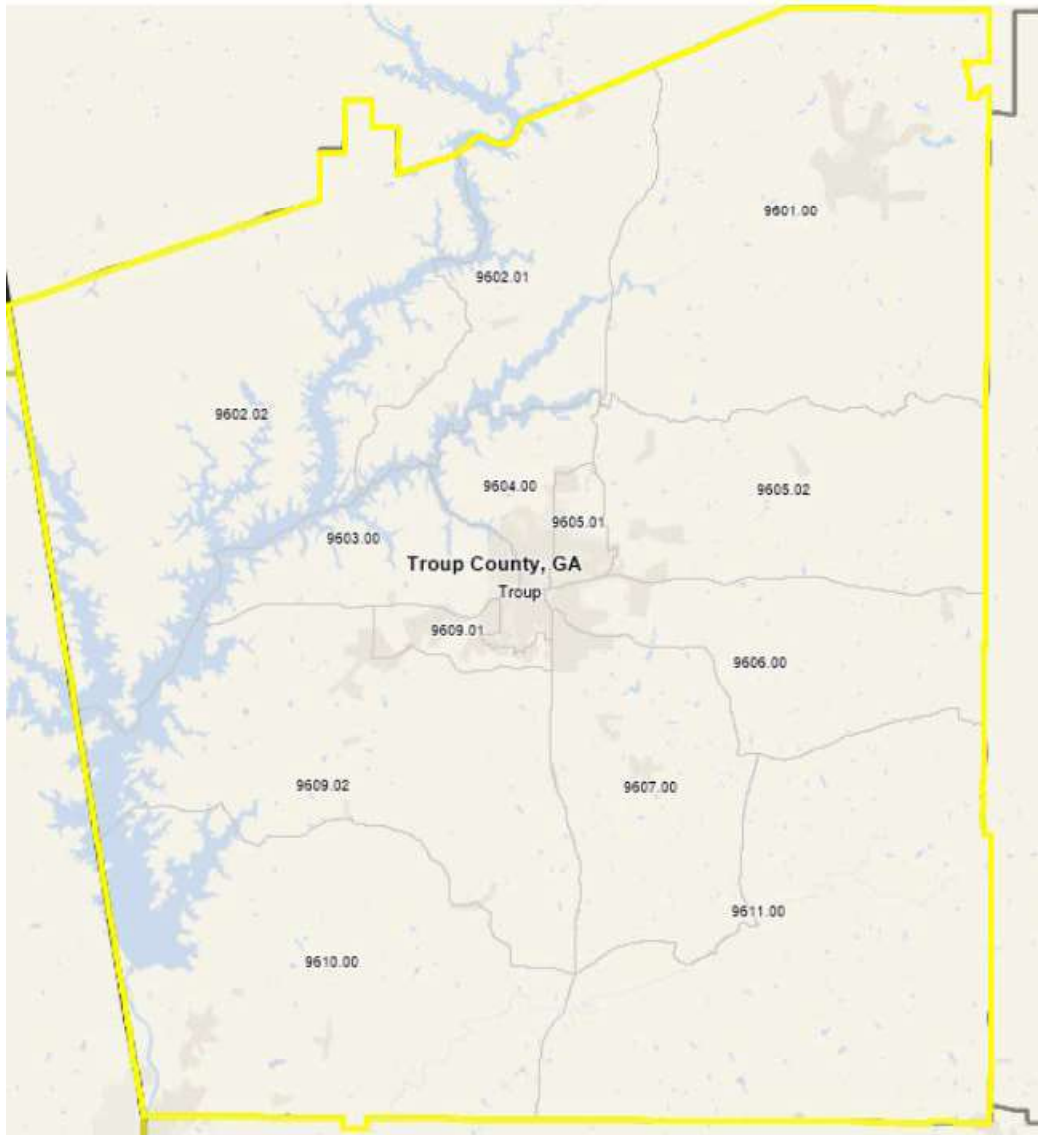
Map of Assessment Area 9 Grady County, GA



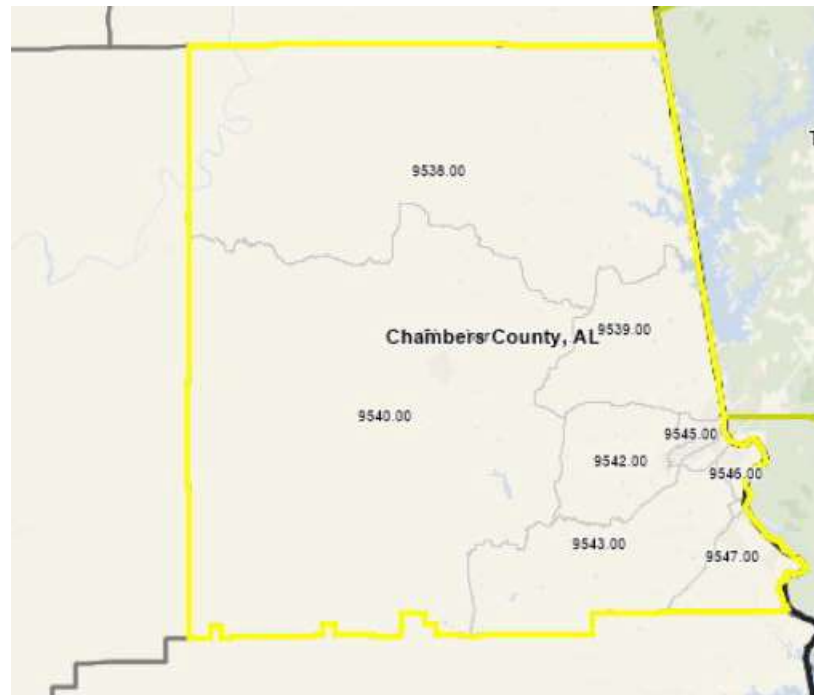
Map of Assessment Area 10 Laurens County, GA



Map of Assessment Area 11 Troup County, GA



Map of Assessment Area 12 Chambers County, AL



Map of Assessment Area 13 Homosassa Springs, FL MSA (Citrus County)



Map of Assessment Area 14 Crestview-Fort Walton Beach-Destin, FL MSA (Walton County)



Map of Assessment Area 15 Atlanta-Sandy Springs-Alpharetta, GA.
MSA (Cobb/Forsyth/Gwinnett/Fulton County)

Atlanta – Sandy Springs – Alpharetta, Georgia MSA

