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Comptroller of the Currency  
Administrator of National Banks

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Southeastern District  
Marquis One Tower, Suite 600  
245 Peachtree Center Ave., N.E.  
Atlanta, Georgia 30303

May 31, 2001

**Corporate Decision #2001-14**  
**June 2001**

Mr. Michael L. McPherson  
President  
Unity National Bank  
P.O. Box 200308  
Cartersville, Georgia 30120-9006

Re: 2001-SE-05-0054

Dear Mr. McPherson:

The Comptroller of the Currency (OCC) hereby conditionally approves your application to establish a branch at **42 Three Rivers Drive, N.E., Rome, Georgia, 30161**. This decision is conditioned on the bank submitting a capital plan and receiving approval of such plan from the bank's OCC supervisory office prior to establishing the branch.

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.

If the branch is not opened within 18 months from this conditional approval date, the approval automatically terminates, unless the OCC grants an extension.

The bank must advise this office in writing of the branch's opening date 10 days prior to opening. If not previously provided, the branch's complete address and popular name should also be given at that time.

This conditional 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 U.S., any agency or entity of the U.S., or an officer or employee of the U.S., 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 U.S.

If you have any questions, please contact Debra Burke, Licensing Analyst, at (404) 588-4525.

Sincerely,

-signed-

Louis Gittleman  
Acting Licensing Manager