

September 27, 2011

TO: Office of the Executive Secretary

FROM: Pat Mitchell

Chief, Large Bank Pricing Section Division of Insurance and Research

SUBJECT: <u>Telephone Meeting with EverBank, Jacksonville, Florida – September 22, 2011</u> - Proposed Agency Information Collection Activities; Comment Request 76 Fed. Reg. 44987 (July 27, 2011); Comment period closes September 26, 2011.

A telephone meeting between representatives of EverBank, Jacksonville, Florida (EverBank) and the FDIC was held on September 22, 2011, to discuss the bank's scorecard and TFR submission. The meeting included a discussion of performing restructured loans covered under a loss share agreement in connection with the assessments-related rulemaking finalized in February 2011, and whether appropriate information was being reported on the TFR for these types of loans.

The bank was in general agreement with the FDIC that this information should be collected via the TFR and Call Report.

FDIC Staff and EverBank Representatives

| <u>Name</u> | <u>Representing</u> |
|------------------|---------------------|
| Kenneth Stinson | FDIC |
| Kevin P. Bruno | FDIC |
| Patrick Mitchell | FDIC |
| James Achurch | FDIC |
| Laura Bearden | FDIC |
| Barry Henry | EverBank |
| Jeffrey Smiley | EverBank |
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