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WEEK OF 01/24/05 DEPOSITORY APPLICATIONS RECEIVED/APPROVED/ACTION

APPLICANT	TYPE OF APPLICATION	ADDRESS	ACCEPTED	APPROVED	ACTION
Lakeland Bank, Newfoundland	BRANCH	27 South Street Morristown, Morris County	5/20/2004	6/15/2004	1/10/2005 OPENED
Oritani Savings Bank, Hackensack	INTERCHANGE	Interchange of Principal office at 321 Main Street, Hackensack, Bergen County with its branch office located at 370 Pascack Road, Washington Township, Bergen County	8/20/2004	9/10/2004	1/18/2005 EFFECTIVE
First BankAmericano, Elizabeth	BRANCH	201-205 Frank Rodgers Blvd. Harrison, Hudson County	1/3/2005	1/24/2005	APPROVED

Pursuant to N.J.A.C. 3:1-2.4, 3:1-2.6 an individual bank, savings bank or savings and loan association may object to any full branch or relocation application, and may request that an oral presentation be conducted. All such request must be in writing and filed within 10 calendar days of the date of the Department's publication of notice of the accepted application on its website at www.njdoib.org. Individuals or financial institutions interested in perfecting an objection or request for oral presentation should immediately consult the Department's procedural rules for guidance.