

Edgar Filing: ENDICOTT MANAGEMENT CO - Form SC 13G/A

ENDICOTT MANAGEMENT CO  
Form SC 13G/A  
February 14, 2006

SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549  
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SCHEDULE 13G/A  
(Rule 13d-102)  
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INFORMATION TO BE INCLUDED IN STATEMENTS PURSUANT TO RULES 13d-1(b), (c)  
AND (d) AND AMENDMENTS THERETO FILED PURSUANT TO 13d-2  
UNDER THE SECURITIES EXCHANGE ACT OF 1934  
(Amendment No. 1)\*

Community Capital Bancshares, Inc.  
(Name of Issuer)

Common Stock, \$1.00 par value  
(Title of Class of Securities)

203634100  
(CUSIP Number)

December 31, 2005  
(Date of Event Which Requires Filing of this Statement)

Check the appropriate box to designate the rule pursuant to which this  
Schedule is filed:

- Rule 13d-1(b)  
 Rule 13d-1(c)  
 Rule 13d-1(d)

-----  
\* The remainder of this cover page shall be filled out for a reporting  
person's initial filing on this form with respect to the subject class of  
securities, and for any subsequent amendment containing information which would  
alter the disclosures provided in a prior cover page.

The information required in the remainder of this cover page shall not be  
deemed to be "filed" for the purpose of Section 18 of the Securities Exchange  
Act of 1934 ("Act") or otherwise subject to the liabilities of that section of  
the Act but shall be subject to all other provisions of the Act (however, see  
the Notes).

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13G/A

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-----  
(1) NAME OF REPORTING PERSON  
S.S. OR I.R.S. IDENTIFICATION NO. OF ABOVE PERSON  
Endicott Partners, L.P.  
-----

(2) CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP

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(a)   
(b)

(3) SEC USE ONLY

(4) CITIZENSHIP OR PLACE OF ORGANIZATION  
Delaware

NUMBER OF (5) SOLE VOTING POWER  
SHARES 0

BENEFICIALLY (6) SHARED VOTING POWER  
OWNED BY 0

EACH (7) SOLE DISPOSITIVE POWER  
REPORTING 0

PERSON WITH (8) SHARED DISPOSITIVE POWER  
0

(9) AGGREGATE AMOUNT BENEFICIALLY OWNED  
BY EACH REPORTING PERSON  
0

(10) CHECK BOX IF THE AGGREGATE AMOUNT  
IN ROW (9) EXCLUDES CERTAIN SHARES [ ]

(11) PERCENT OF CLASS REPRESENTED  
BY AMOUNT IN ROW (9)  
0.0%

(12) TYPE OF REPORTING PERSON  
PN

CUSIP No. 203634100

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(1) NAME OF REPORTING PERSON  
S.S. OR I.R.S. IDENTIFICATION NO. OF ABOVE PERSON  
Endicott Partners II, L.P.

(2) CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP

(a)   
(b)

(3) SEC USE ONLY

(4) CITIZENSHIP OR PLACE OF ORGANIZATION  
Delaware

NUMBER OF (5) SOLE VOTING POWER

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0  
SHARES -----  
BENEFICIALLY (6) SHARED VOTING POWER  
0  
OWNED BY -----  
EACH (7) SOLE DISPOSITIVE POWER  
0  
REPORTING -----  
PERSON WITH (8) SHARED DISPOSITIVE POWER  
0  
-----  
(9) AGGREGATE AMOUNT BENEFICIALLY OWNED  
BY EACH REPORTING PERSON  
0  
-----  
(10) CHECK BOX IF THE AGGREGATE AMOUNT  
IN ROW (9) EXCLUDES CERTAIN SHARES [ ]  
-----  
(11) PERCENT OF CLASS REPRESENTED  
BY AMOUNT IN ROW (9)  
0.0%  
-----  
(12) TYPE OF REPORTING PERSON  
PN  
-----

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-----  
(1) NAME OF REPORTING PERSON  
S.S. OR I.R.S. IDENTIFICATION NO. OF ABOVE PERSON  
Endicott Opportunity Partners, L.P.  
-----  
(2) CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP  
(a) [x]  
(b) [ ]  
-----  
(3) SEC USE ONLY  
-----  
(4) CITIZENSHIP OR PLACE OF ORGANIZATION  
Delaware  
-----

NUMBER OF (5) SOLE VOTING POWER  
214,100  
SHARES -----  
BENEFICIALLY (6) SHARED VOTING POWER  
0  
OWNED BY -----  
EACH (7) SOLE DISPOSITIVE POWER  
214,100  
REPORTING -----  
PERSON WITH (8) SHARED DISPOSITIVE POWER

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0

(9) AGGREGATE AMOUNT BENEFICIALLY OWNED  
BY EACH REPORTING PERSON  
214,100

(10) CHECK BOX IF THE AGGREGATE AMOUNT  
IN ROW (9) EXCLUDES CERTAIN SHARES [ ]

(11) PERCENT OF CLASS REPRESENTED  
BY AMOUNT IN ROW (9)  
7.3%

(12) TYPE OF REPORTING PERSON  
PN

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(1) NAME OF REPORTING PERSON  
S.S. OR I.R.S. IDENTIFICATION NO. OF ABOVE PERSON  
Endicott Offshore Investors, Ltd.

(2) CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP  
(a)   
(b)

(3) SEC USE ONLY

(4) CITIZENSHIP OR PLACE OF ORGANIZATION  
British Virgin Islands

NUMBER OF (5) SOLE VOTING POWER  
SHARES 0

BENEFICIALLY (6) SHARED VOTING POWER  
OWNED BY 0

EACH (7) SOLE DISPOSITIVE POWER  
REPORTING 0

PERSON WITH (8) SHARED DISPOSITIVE POWER  
0

(9) AGGREGATE AMOUNT BENEFICIALLY OWNED  
BY EACH REPORTING PERSON  
0

(10) CHECK BOX IF THE AGGREGATE AMOUNT  
IN ROW (9) EXCLUDES CERTAIN SHARES [ ]

(11) PERCENT OF CLASS REPRESENTED  
BY AMOUNT IN ROW (9)

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0.0%

(12) TYPE OF REPORTING PERSON  
CO

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(1) NAME OF REPORTING PERSON  
S.S. OR I.R.S. IDENTIFICATION NO. OF ABOVE PERSON  
W.R. Endicott, L.L.C.

(2) CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP

(a)   
(b)

(3) SEC USE ONLY

(4) CITIZENSHIP OR PLACE OF ORGANIZATION  
Delaware

NUMBER OF (5) SOLE VOTING POWER  
SHARES 0

BENEFICIALLY (6) SHARED VOTING POWER  
OWNED BY 0

EACH (7) SOLE DISPOSITIVE POWER  
REPORTING 0

PERSON WITH (8) SHARED DISPOSITIVE POWER  
0

(9) AGGREGATE AMOUNT BENEFICIALLY OWNED  
BY EACH REPORTING PERSON  
0

(10) CHECK BOX IF THE AGGREGATE AMOUNT  
IN ROW (9) EXCLUDES CERTAIN SHARES [ ]

(11) PERCENT OF CLASS REPRESENTED  
BY AMOUNT IN ROW (9)  
0.0%

(12) TYPE OF REPORTING PERSON  
OO

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-----  
(1) NAME OF REPORTING PERSON  
S.S. OR I.R.S. IDENTIFICATION NO. OF ABOVE PERSON  
W.R. Endicott II, L.L.C.  
-----

(2) CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP  
(a)   
(b)   
-----

(3) SEC USE ONLY  
-----

(4) CITIZENSHIP OR PLACE OF ORGANIZATION  
Delaware  
-----

NUMBER OF (5) SOLE VOTING POWER  
SHARES 0  
-----

BENEFICIALLY (6) SHARED VOTING POWER  
OWNED BY 0  
-----

EACH (7) SOLE DISPOSITIVE POWER  
REPORTING 0  
-----

PERSON WITH (8) SHARED DISPOSITIVE POWER  
0  
-----

(9) AGGREGATE AMOUNT BENEFICIALLY OWNED  
BY EACH REPORTING PERSON  
0  
-----

(10) CHECK BOX IF THE AGGREGATE AMOUNT  
IN ROW (9) EXCLUDES CERTAIN SHARES [ ]  
-----

(11) PERCENT OF CLASS REPRESENTED  
BY AMOUNT IN ROW (9)  
0.0%  
-----

(12) TYPE OF REPORTING PERSON  
OO  
-----

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-----  
(1) NAME OF REPORTING PERSON  
S.S. OR I.R.S. IDENTIFICATION NO. OF ABOVE PERSON  
W.R.D. Endicott, L.L.C.  
-----

(2) CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP  
(a)   
(b)   
-----

(3) SEC USE ONLY  
-----

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(4) CITIZENSHIP OR PLACE OF ORGANIZATION  
Delaware

NUMBER OF (5) SOLE VOTING POWER  
SHARES 214,100

BENEFICIALLY (6) SHARED VOTING POWER  
OWNED BY 0

EACH (7) SOLE DISPOSITIVE POWER  
REPORTING 214,100

PERSON WITH (8) SHARED DISPOSITIVE POWER  
0

(9) AGGREGATE AMOUNT BENEFICIALLY OWNED  
BY EACH REPORTING PERSON  
214,100

(10) CHECK BOX IF THE AGGREGATE AMOUNT  
IN ROW (9) EXCLUDES CERTAIN SHARES [ ]

(11) PERCENT OF CLASS REPRESENTED  
BY AMOUNT IN ROW (9)  
7.3%

(12) TYPE OF REPORTING PERSON  
OO

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(1) NAME OF REPORTING PERSON  
S.S. OR I.R.S. IDENTIFICATION NO. OF ABOVE PERSON  
Endicott Management Company

(2) CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP  
(a) [x]  
(b) [ ]

(3) SEC USE ONLY

(4) CITIZENSHIP OR PLACE OF ORGANIZATION  
Delaware

NUMBER OF (5) SOLE VOTING POWER  
SHARES 0

BENEFICIALLY (6) SHARED VOTING POWER  
OWNED BY 0

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EACH (7) SOLE DISPOSITIVE POWER  
0  
REPORTING -----

PERSON WITH (8) SHARED DISPOSITIVE POWER  
0  
-----

(9) AGGREGATE AMOUNT BENEFICIALLY OWNED  
BY EACH REPORTING PERSON  
0  
-----

(10) CHECK BOX IF THE AGGREGATE AMOUNT  
IN ROW (9) EXCLUDES CERTAIN SHARES [ ]  
-----

(11) PERCENT OF CLASS REPRESENTED  
BY AMOUNT IN ROW (9)  
0.0%  
-----

(12) TYPE OF REPORTING PERSON  
CO  
-----

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(1) NAME OF REPORTING PERSON  
S.S. OR I.R.S. IDENTIFICATION NO. OF ABOVE PERSON  
Wayne K. Goldstein (in the capacity described herein)  
-----

(2) CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP  
(a) [x]  
(b) [ ]  
-----

(3) SEC USE ONLY  
-----

(4) CITIZENSHIP OR PLACE OF ORGANIZATION  
United States  
-----

NUMBER OF (5) SOLE VOTING POWER  
0  
SHARES -----

BENEFICIALLY (6) SHARED VOTING POWER  
214,100  
OWNED BY -----

EACH (7) SOLE DISPOSITIVE POWER  
0  
REPORTING -----

PERSON WITH (8) SHARED DISPOSITIVE POWER  
214,100  
-----

(9) AGGREGATE AMOUNT BENEFICIALLY OWNED  
BY EACH REPORTING PERSON  
214,100

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(10) CHECK BOX IF THE AGGREGATE AMOUNT  
IN ROW (9) EXCLUDES CERTAIN SHARES [ ]

(11) PERCENT OF CLASS REPRESENTED  
BY AMOUNT IN ROW (9)  
7.3%

(12) TYPE OF REPORTING PERSON  
IN

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(1) NAME OF REPORTING PERSON  
S.S. OR I.R.S. IDENTIFICATION NO. OF ABOVE PERSON  
Robert I. Usdan (in the capacity described herein)

(2) CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP  
(a) [x]  
(b) [ ]

(3) SEC USE ONLY

(4) CITIZENSHIP OR PLACE OF ORGANIZATION  
United States

NUMBER OF (5) SOLE VOTING POWER  
SHARES 0

BENEFICIALLY (6) SHARED VOTING POWER  
OWNED BY 214,100

EACH (7) SOLE DISPOSITIVE POWER  
REPORTING 0

PERSON WITH (8) SHARED DISPOSITIVE POWER  
214,100

(9) AGGREGATE AMOUNT BENEFICIALLY OWNED  
BY EACH REPORTING PERSON  
214,100

(10) CHECK BOX IF THE AGGREGATE AMOUNT  
IN ROW (9) EXCLUDES CERTAIN SHARES [ ]

(11) PERCENT OF CLASS REPRESENTED  
BY AMOUNT IN ROW (9)  
7.3%

(12) TYPE OF REPORTING PERSON  
IN

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The 13G initially filed on August 27, 2004 is hereby amended and restated by this Amendment No. 1 to the 13G.

ITEM 1(a). NAME OF ISSUER:

Community Capital Bancshares, Inc.

ITEM 1(b). ADDRESS OF ISSUER'S PRINCIPAL EXECUTIVE OFFICES:

P.O Box Drawer 71269, Albany, Georgia, 31707

ITEM 2(a). NAME OF PERSON FILING:

- (i) Endicott Partners, L.P., a Delaware limited partnership ("EPLP");
- (ii) Endicott Partners II, L.P., a Delaware limited partnership ("EPII");
- (iii) Endicott Opportunity Partners, L.P., a Delaware limited partnership ("EOP");
- (iv) Endicott Offshore Investors, Ltd., a British Virgin Islands international business company ("EOI");
- (v) W.R. Endicott, L.L.C., a Delaware limited liability company ("WRE LLC") and general partner of EPLP;
- (vi) W.R. Endicott II, L.L.C., a Delaware limited liability company ("WRE II LLC") and general partner of EPII;
- (vii) W.R.D. Endicott, L.L.C., a Delaware limited liability company ("WRD LLC") and general partner of EOP;
- (viii) Endicott Management Company, a Delaware corporation ("Endicott Management") and advisor to EOI and two managed accounts;
- (ix) Wayne K. Goldstein ("Mr. Goldstein"), a Managing Member of WRE LLC, WRE II LLC and WRD LLC, and Co-President of Endicott Management; and
- (x) Robert I. Usdan ("Mr. Usdan"), a Managing Member of WRE LLC, WRE II LLC and WRD LLC, and Co-President of Endicott Management.

ITEM 2(b). ADDRESS OF PRINCIPAL OFFICE OR, IF NONE, RESIDENCE:

The address of the principal business offices of each of: (i) EPLP; (ii) EPII; (iii) EOP; (iv) WRE LLC; (v) WRE II LLC; (vi) WRD LLC; (vii) Endicott Management; (viii) Mr. Goldstein; and (ix) Mr. Usdan is 623 Fifth Avenue, Suite 3104, New York, NY 10022.

The address of the principal business offices of EOI is c/o Trident Fund Services (B.V.I.) Ltd, Wickhams Cay, P.O. Box 146, Road Town, Tortola, British Virgin Islands.

ITEM 2(c). CITIZENSHIP:

EPLP - a Delaware limited partnership  
EPII - a Delaware limited partnership  
EOP - a Delaware limited partnership  
EOI - a British Virgin Islands international business company  
WRE LLC - a Delaware limited liability company  
WRE II LLC - a Delaware limited liability company  
WRD LLC - a Delaware liability company  
Endicott Management - a Delaware corporation  
Mr. Goldstein - United States  
Mr. Usdan - United States

ITEM 2(d). TITLE OF CLASS OF SECURITIES:

Common Stock, \$1.00 par value

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ITEM 2(e). CUSIP NUMBER:  
203634100

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ITEM 3. If this statement is filed pursuant to Rules 13d-1(b) or 13d-2(b) or (c), check whether the person filing is a:

- (a)  Broker or dealer registered under Section 15 of the Act,
- (b)  Bank as defined in Section 3(a)(6) of the Act,
- (c)  Insurance Company as defined in Section 3(a)(19) of the Act,
- (d)  Investment Company registered under Section 8 of the Investment Company Act of 1940,
- (e)  Investment Adviser in accordance with Rule 13d-1(b)(1)(ii)(E),
- (f)  Employee Benefit Plan or Endowment Fund in accordance with Rule 13d-1(b)(1)(ii)(F),
- (g)  Parent Holding Company or control person in accordance with Rule 13d-1(b)(1)(ii)(G),
- (h)  Savings Association as defined in Section 3(b) of the Federal Deposit Insurance Act,
- (i)  Church Plan that is excluded from the definition of an investment company under Section 3(c)(14) of the Investment Company Act of 1940,
- (j)  Group, in accordance with Rule 13d-1(b)(1)(ii)(J).

If this statement is filed pursuant to 13d-1(c), check this box:

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ITEM 4. OWNERSHIP.

(a) AMOUNT BENEFICIALLY OWNED:

EPLP may be deemed to beneficially own 0 Shares. EPII may be deemed to beneficially own 0 Shares. EOP maybe deemed to beneficially own 214,100 Shares. EOI may be deemed to beneficially own 0 Shares.

WRE LLC may be deemed to beneficially own 0 Shares as a result of its voting and dispositive power over the 0 Shares held by EPLP. WRE II LLC may be deemed to beneficially own 0 Shares as a result of its voting and dispositive power over the 0 Shares held by EPII. WRD LLC may be deemed to beneficially own 214,100 Shares as a result of its voting and dispositive power over the 214,100 Shares held by EOP.

Endicott Management may be deemed to beneficially own 0 Shares as a result of its voting and dispositive power over: (i) the 0 Shares held by EOI; and (ii) the 0 Shares held by two managed accounts.

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Messrs. Goldstein and Usdan may each be deemed to beneficially own 214,100 Shares by virtue of their ultimate voting and dispositive power over: (i) the 0 Shares held by EPLP; (ii) the 0 Shares held by EPII; (iii) the 214,100 Shares held by EOP; (iv) the 0 Shares held by EOI; and (v) the 0 Shares held by the two managed accounts.

### (b) PERCENTAGE BENEFICIALLY OWNED:

Based on calculations made in accordance with Rule 13d-3(d), and there being 2,915,944 Shares to be outstanding as of November 14, 2005, as disclosed in the Form 10-QSB for the quarterly period filed September 30, 2005: (i) EPLP may be deemed to beneficially own approximately 0.0% of the outstanding Shares; (ii) EPII may be deemed to beneficially own approximately 0.0% of the outstanding Shares; (iii) EOP may be deemed to beneficially own approximately 7.3% of the outstanding Shares; (iv) EOI may be deemed to beneficially own approximately 0.0% of the outstanding Shares; (v) WRE LLC may be deemed to beneficially own approximately 0.0% of the outstanding Shares; (vi) WRE II LLC may be deemed to beneficially own approximately 0.0% of the outstanding Shares; (vii) WRD LLC may be deemed to beneficially own 7.3% of the outstanding Shares; (viii) Endicott Management may be deemed to beneficially own approximately 0.0% of the outstanding Shares; (ix) Mr. Goldstein may be deemed to beneficially own approximately 7.3% of the outstanding Shares; and (x) Mr. Usdan may be deemed to beneficially own approximately 7.3% of the outstanding Shares.

### (c) NUMBER OF SHARES AS TO WHICH SUCH PERSON HAS:

(i) EPLP may be deemed to have sole power to direct the voting and disposition of the 0 Shares it beneficially owns. EPII may be deemed to have sole power to direct the voting and disposition of the 0 Shares it beneficially owns. EOP may be deemed to have sole power to direct the voting and disposition of the 214,100 Shares it beneficially owns. EOI may be deemed to have sole power to direct the voting and disposition of the 0 Shares it beneficially owns. WRE LLC may be deemed to have sole power to direct the voting and disposition of the 0 Shares it beneficially owns by virtue of the relationships

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described in Item 2. WRE II LLC may be deemed to have sole power to direct the voting and disposition of the 0 Shares it beneficially owns by virtue of the relationships described in Item 2. WRD LLC may be deemed to have sole power to direct the voting and disposition of the 214,100 Shares it beneficially owns by virtue of the relationships described in Item 2. Endicott Management may be deemed to have sole voting power to direct the voting and disposition of the 0 Shares it beneficially owns by virtue of the relationships described in Item 2.

(ii) By virtue of the relationships between and among the Reporting Persons as described in Item 2, each of Messrs. Goldstein and Usdan, may be deemed to share the power to direct the voting and disposition of 214,100 Shares.

### ITEM 5. OWNERSHIP OF FIVE PERCENT OR LESS OF A CLASS.

Not applicable.

### ITEM 6. OWNERSHIP OF MORE THAN FIVE PERCENT ON BEHALF OF ANOTHER PERSON.

The limited partners and the general partner of EPLP, EPII and EOP and

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the shareholders and advisor of EOI and the shareholders of two managed accounts have the right to participate in the receipt of dividends from, or proceeds from the sale of, the securities held for the account of EPLP, EPII, EOP, EOI and the two managed accounts in accordance with their ownership interests in such entities.

ITEM 7. IDENTIFICATION AND CLASSIFICATION OF THE SUBSIDIARY WHICH ACQUIRED THE SECURITY BEING REPORTED ON BY THE PARENT HOLDING COMPANY.

Not applicable.

ITEM 8. IDENTIFICATION AND CLASSIFICATION OF MEMBERS OF THE GROUP.

See Item 2.

ITEM 9. NOTICE OF DISSOLUTION OF GROUP.

Not applicable.

ITEM 10. CERTIFICATION.

By signing below we certify that, to the best of our knowledge and belief, the securities referred to above were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and not held in connection with or as a participant in any transaction having that purpose or effect.

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SIGNATURES

After reasonable inquiry and to the best of our knowledge and belief, the undersigned certify that the information set forth in this statement is true, complete and correct.

DATED: February 14, 2006

ENDICOTT PARTNERS, L.P.

By: W.R. Endicott, L.L.C.,  
its general partner

By: /s/ Wayne K. Goldstein  
-----  
Name: Wayne K. Goldstein  
Title: Managing Member

ENDICOTT PARTNERS II, L.P.

By: W.R. Endicott II, L.L.C.,  
its general partner

By: /s/ Wayne K. Goldstein  
-----

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Name: Wayne K. Goldstein  
Title: Managing Member

ENDICOTT OPPORTUNITY PARTNERS, L.P.

By: W.R.D. Endicott, L.L.C.,  
its general partner

By: /s/ Wayne K. Goldstein  
-----  
Name: Wayne K. Goldstein  
Title: Managing Member

W.R. ENDICOTT, L.L.C.

By: /s/ Wayne K. Goldstein  
-----  
Name: Wayne K. Goldstein  
Title: Managing Member

W.R. ENDICOTT II, L.L.C.

By: /s/ Wayne K. Goldstein  
-----  
Name: Wayne K. Goldstein  
Title: Managing Memberr

W.R.D. ENDICOTT, L.L.C.

By: /s/ Wayne K. Goldstein  
-----  
Name: Wayne K. Goldstein  
Title: Managing Member

ENDICOTT OFFSHORE INVESTORS, LTD.

By: /s/ Robert I. Usdan  
-----  
Name: Robert I. Usdan  
Title: Director

ENDICOTT MANAGEMENT COMPANY

By: /s/ Wayne K. Goldstein  
-----  
Name: Wayne K. Goldstein  
Title: Co-President

/s/ Wayne K. Goldstein  
-----  
Wayne K. Goldstein

/s/ Robert I. Usdan  
-----  
Robert I. Usdan

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EXHIBIT INDEX

Exhibit 1. Joint Filing Agreement as required by Rule 13d-1(k) (1) under the Securities Exchange Act of 1934, as amended.

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EXHIBIT 1

JOINT FILING AGREEMENT PURSUANT TO RULE 13d-1(k) (1)

The undersigned acknowledge and agree that the foregoing statement on Schedule 13G/A is filed on behalf of each of the undersigned and that all subsequent amendments to this statement on Schedule 13G/A shall be filed on behalf of each of the undersigned without the necessity of filing additional joint filing statements. The undersigned acknowledge that each shall be responsible for the timely filing of such amendments, and for the completeness and accuracy of the information concerning him, her or it contained herein, but shall not be responsible for the completeness and accuracy of the information concerning the other entities or persons, except to the extent that he, she or it knows or has reason to believe that such information is inaccurate.

Dated as of February 14, 2006

ENDICOTT PARTNERS, L.P.

By: W.R. Endicott, L.L.C.,  
its general partner

By: /s/ Wayne K. Goldstein

-----  
Name: Wayne K. Goldstein  
Title: Managing Member

ENDICOTT PARTNERS II, L.P.

By: W.R. Endicott II, L.L.C.,  
its general partner

By: /s/ Wayne K. Goldstein

-----  
Name: Wayne K. Goldstein  
Title: Managing Member

ENDICOTT OPPORTUNITY PARTNERS, L.P.

By: W.R.D. Endicott, L.L.C.,

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its general partner

By: /s/ Wayne K. Goldstein  
-----  
Name: Wayne K. Goldstein  
Title: Managing Member

W.R. ENDICOTT, L.L.C.

By: /s/ Wayne K. Goldstein  
-----  
Name: Wayne K. Goldstein  
Title: Managing Member

W.R. ENDICOTT II, L.L.C.

By: /s/ Wayne K. Goldstein  
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Name: Wayne K. Goldstein  
Title: Managing Memberr

W.R.D. ENDICOTT, L.L.C.

By: /s/ Wayne K. Goldstein  
-----  
Name: Wayne K. Goldstein  
Title: Managing Member

ENDICOTT OFFSHORE INVESTORS, LTD.

By: /s/ Robert I. Usdan  
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Name: Robert I. Usdan  
Title: Director

ENDICOTT MANAGEMENT COMPANY

By: /s/ Wayne K. Goldstein  
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Name: Wayne K. Goldstein  
Title: Co-President

/s/ Wayne K. Goldstein  
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Wayne K. Goldstein

/s/ Robert I. Usdan  
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Robert I. Usdan