Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6047(e), and 6058(a) of the Internal Revenue Code (the Code).

▶ **Complete all entries in accordance with the instructions to the Form 5500.**

OMB Nos. 1210-0110
1210-0089

2009

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2009 or fiscal plan year beginning 01/01/2009 and ending 12/31/2009

A This return/report is for:
- [ ] a multiemployer plan;
- [ ] a multiple-employer plan; or
- [X] a single-employer plan;
- [ ] a DFE (specify) ____

B This return/report is:
- [ ] the first return/report;
- [ ] the final return/report;
- [ ] an amended return/report;
- [ ] a short plan year return/report (less than 12 months).

C If the plan is a collectively-bargained plan, check here. . . . . ▶ [ ]

D Check box if filing under:
- [X] Form 5558;
- [ ] automatic extension;
- [ ] the DFVC program;
- [ ] special extension (enter description)

Part II Basic Plan Information—enter all requested information

1a Name of plan
EVERBANK PROFIT SHARING & SAVINGS PLAN

1b Three-digit plan number (PN) ▶ 002

1c Effective date of plan 02/25/1985

2a Plan sponsor's name and address (employer, if for a single-employer plan)
(Address should include room or suite no.)
EVERBANK

8100 NATIONS WAY
JACKSONVILLE, FL 32256

2b Employer Identification Number (EIN)
59-3531592

2c Sponsor's telephone number
904-245-7226

2d Business code (see instructions)
522292

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	10/14/2010	MICHELLE OWENS
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address (if same as plan sponsor, enter "Same")
EVERBANK

8100 NATIONS WAY
JACKSONVILLE, FL 32256

3b Administrator's EIN
59-3531592

3c Administrator's telephone number
904-245-7226

4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report:

a Sponsor's name
EVERHOME MORTGAGE COMPANY

4b EIN
59-1724879

4c PN
002

5	Total number of participants at the beginning of the plan year	**5**	1872
6	Number of participants as of the end of the plan year (welfare plans complete only lines **6a, 6b, 6c,** and **6d**).		
a	Active participants	**6a**	1808
b	Retired or separated participants receiving benefits	**6b**	22
c	Other retired or separated participants entitled to future benefits	**6c**	202
d	Subtotal. Add lines **6a**, **6b**, and **6c**	**6d**	2032
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits	**6e**	14
f	Total. Add lines **6d** and **6e**	**6f**	2046
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	1675
h	Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	51
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions:
2E 2F 2J 2K 2T 3H

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions:

9a Plan funding arrangement (check all that apply)

(1)		Insurance
(2)		Code section 412(e)(3) insurance contracts
(3)	X	Trust
(4)		General assets of the sponsor

9b Plan benefit arrangement (check all that apply)

(1)		Insurance
(2)		Code section 412(e)(3) insurance contracts
(3)	X	Trust
(4)		General assets of the sponsor

10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

(1)	X	**R** (Retirement Plan Information)
(2)		**MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
(3)		**SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary

b General Schedules

(1)	X	**H** (Financial Information)
(2)		**I** (Financial Information – Small Plan)
(3)		___ **A** (Insurance Information)
(4)	X	**C** (Service Provider Information)
(5)	X	**D** (DFE/Participating Plan Information)
(6)		**G** (Financial Transaction Schedules)

SCHEDULE C (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Service Provider Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2009

This Form is Open to Public Inspection.

For calendar plan year 2009 or fiscal plan year beginning 01/01/2009 and ending 12/31/2009

A Name of plan
EVERBANK PROFIT SHARING & SAVINGS PLAN

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
EVERBANK

D Employer Identification Number (EIN)
59-3531592

Part I Service Provider Information (see instructions)

You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions).. . . . . [X] Yes [ ] No

b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

BANK OF AMERICA, N.A.

94-1687665

(b) Enter name and EIN or address of person who provided you disclosure on eligible indirect compensation

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2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

MERRILL LYNCH, PIERCE, FENNER AND S

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 52 56 57 59 60 62 63 72	RECORDKEEPER	47669	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [ ] No [ ]

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes [ ] No [ ]	Yes [ ] No [ ]		Yes [ ] No [ ]

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes [ ] No [ ]	Yes [ ] No [ ]		Yes [ ] No [ ]

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	**(c)** Relationship to employer, employee organization, or person known to be a party-in-interest	**(d)** Enter direct compensation paid by the plan. If none, enter -0-.	**(e)** Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	**(f)** Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	**(g)** Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	**(h)** Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	**(c)** Relationship to employer, employee organization, or person known to be a party-in-interest	**(d)** Enter direct compensation paid by the plan. If none, enter -0-.	**(e)** Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	**(f)** Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	**(g)** Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	**(h)** Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	**(c)** Relationship to employer, employee organization, or person known to be a party-in-interest	**(d)** Enter direct compensation paid by the plan. If none, enter -0-.	**(e)** Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	**(f)** Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	**(g)** Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	**(h)** Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

3 If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received $1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)

(complete as many entries as needed)

a Name:	**b** EIN:
c Position:	
d Address:	**e** Telephone:

Explanation:

a Name:	**b** EIN:
c Position:	
d Address:	**e** Telephone:

Explanation:

a Name:	**b** EIN:
c Position:	
d Address:	**e** Telephone:

Explanation:

a Name:	**b** EIN;
c Position:	
d Address:	**e** Telephone:

Explanation:

a Name:	**b** EIN;
c Position:	
d Address:	**e** Telephone:

Explanation:

SCHEDULE D (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

DFE/Participating Plan Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2009

This Form is Open to Public Inspection.

For calendar plan year 2009 or fiscal plan year beginning 01/01/2009 and ending 12/31/2009

A Name of plan
EVERBANK PROFIT SHARING & SAVINGS PLAN

B Three-digit plan number (PN) ▶ 002

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
EVERBANK

D Employer Identification Number (EIN)
59-3531592

Part I **Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)**
(Complete as many entries as needed to report all interests in DFEs)

a Name of MTIA, CCT, PSA, or 103-12 IE: RETIREMENT PRESERVATION TRUST

b Name of sponsor of entity listed in (a): BANK OF AMERICA, N.A.

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
22-6484011-001	C	10440709

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

Part II Information on Participating Plans (to be completed by DFEs)

(Complete as many entries as needed to report all participating plans)

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

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b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

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b Name of plan sponsor	**c** EIN-PN

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b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2009

This Form is Open to Public Inspection

For calendar plan year 2009 or fiscal plan year beginning 01/01/2009 and ending 12/31/2009

A Name of plan
EVERBANK PROFIT SHARING & SAVINGS PLAN

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
EVERBANK

D Employer Identification Number (EIN)
59-3531592

Part I Asset and Liability Statement

1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	2858965	3500000
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	3156	3173
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	900	870
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	2221815	2610556
(9) Value of interest in common/collective trusts	1c(9)	14669354	10440709
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	30666494	52480140
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

			(a) Beginning of Year	(b) End of Year
1d	Employer-related investments:			
	(1) Employer securities	1d(1)		
	(2) Employer real property	1d(2)		
e	Buildings and other property used in plan operation	1e		
f	Total assets (add all amounts in lines 1a through 1e)	1f	50420684	69035448
	Liabilities			
g	Benefit claims payable	1g		
h	Operating payables	1h		
i	Acquisition indebtedness	1i		
j	Other liabilities	1j		
k	Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	50420684	69035448

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

	Income		(a) Amount	(b) Total
a	**Contributions:**			
	(1) Received or receivable in cash from: **(A)** Employers	2a(1)(A)	6208967	
	(B) Participants	2a(1)(B)	5100355	
	(C) Others (including rollovers)	2a(1)(C)	112354	
	(2) Noncash contributions	2a(2)		
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		11421676
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	17	
	(B) U.S. Government securities	2b(1)(B)		
	(C) Corporate debt instruments	2b(1)(C)		
	(D) Loans (other than to participants)	2b(1)(D)		
	(E) Participant loans	2b(1)(E)	152632	
	(F) Other	2b(1)(F)		
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		152649
	(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
	(B) Common stock	2b(2)(B)		
	(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	1173162	
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		1173162
	(3) Rents	2b(3)		
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	22105898	
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)	21142255	
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		963643

		(a) Amount	(b) Total
2b (5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		0
(6) Net investment gain (loss) from common/collective trusts	2b(6)		175898
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		9292804
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		23179832
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	4251481	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		4251481
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		265878
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)	47709	
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		47709
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		4565068
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d	2k		18614764
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) [ ] Unqualified (2) [ ] Qualified (3) [X] Disclaimer (4) [ ] Adverse

b Did the accountant perform a limited scope audit pursuant to 29 CFR 2520.103-8 and/or 103-12(d)? [X] Yes [ ] No

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: BKHM P.A. (2) EIN: 59-3023516

d The opinion of an independent qualified public accountant is **not attached** because:

(1) [ ] This form is filed for a CCT, PSA, or MTIA. (2) [ ] It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete 4j and 4l. MTIAs also do not complete 4l.

During the plan year:

		Yes	No	Amount
a	Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	4a		X	
b	Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	4b		X	
c	Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	4c		X	
d	Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	4d		X	
e	Was this plan covered by a fidelity bond?	4e	X		5000000
f	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	4f		X	
g	Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	4g		X	
h	Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	4h		X	
i	Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	4i	X		
j	Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.)	4j		X	
k	Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	4k		X	
l	Has the plan failed to provide any benefit when due under the plan?	4l		X	
m	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	4m		X	
n	If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	4n			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? If yes, enter the amount of any plan assets that reverted to the employer this year ☐ **Yes** ☒ **No** **Amount:**

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	**5b(2)** EIN(s)	**5b(3)** PN(s)

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

This schedule is required to be filed under section 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2009

This Form is Open to Public Inspection.

For calendar plan year 2009 or fiscal plan year beginning 01/01/2009 and ending 12/31/2009

A Name of plan
EVERBANK PROFIT SHARING & SAVINGS PLAN

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
EVERBANK

D Employer Identification Number (EIN)
59-3531592

Part I Distributions

All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions **1** 0

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):

EIN(s): 22-3513863 94-1687665

Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.

3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year. **3**

Part II Funding Information (If the plan is not subject to the minimum funding requirements of section of 412 of the Internal Revenue Code or ERISA section 302, skip this Part)

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____

If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 **a** Enter the minimum required contribution for this plan year **6a**

b Enter the amount contributed by the employer to the plan for this plan year **6b**

c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount) **6c**

If you completed line 6c, skip lines 8 and 9.

7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

Part III Amendments

9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box(es). If no, check the "No" box. ..... ☐ **Increase** ☐ **Decrease** ☐ **Both** ☐ **No**

Part IV ESOPs (see instructions). If this is not a plan described under Section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ..... ☐ **Yes** ☐ **No**

11 **a** Does the ESOP hold any preferred stock? ..... ☐ **Yes** ☐ **No**

b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ..... ☐ **Yes** ☐ **No**

12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ..... ☐ **Yes** ☐ **No**

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that contributed more than 5% of total contributions to the plan during the plan year (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

14 Enter the number of participants on whose behalf no contributions were made by an employer as an employer of the participant for:

a The current year	**14a**	
b The plan year immediately preceding the current plan year	**14b**	
c The second preceding plan year	**14c**	

15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year	**15a**	
b The corresponding number for the second preceding plan year	**15b**	

16 Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year	**16a**	
b If item 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	**16b**	

17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment. ☐

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐

19 If the total number of participants is 1,000 or more, complete items (a) through (c)

a Enter the percentage of plan assets held as:
Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%

b Provide the average duration of the combined investment-grade and high-yield debt:
☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

c What duration measure was used to calculate item 19(b)?
☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify):

EVERBANK PROFIT SHARING AND SAVINGS PLAN

FINANCIAL REPORT

DECEMBER 31, 2009 AND 2008

EVERBANK PROFIT SHARING AND SAVINGS PLAN

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BKHM CPA

Independent Auditor's Report

To the Plan Administrator
EverBank Profit Sharing and Savings Plan
Jacksonville, Florida

We were engaged to audit the accompanying statements of net assets available for benefits of EverBank Profit Sharing and Savings Plan as of December 31, 2009 and 2008, and the related statement of changes in net assets available for benefits for the year ended December 31, 2009, and the supplemental schedule as of December 31, 2009, as listed in the accompanying table of contents. These financial statements and supplemental schedule are the responsibility of the Plan's administrator.

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the Plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Notes 3 and 5, which was certified or provided by Merrill Lynch Bank & Trust Company, the trustee of the Plan, except for comparing the information with the related information included in the financial statements and the supplemental schedule. We have been informed by the Plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The Plan administrator has obtained a certification from the trustee as of December 31, 2009 and 2008, and for the year ended December 31, 2009, that the information provided to the Plan administrator by the trustee is complete and accurate.

Because of the significance of the information that we did not audit, we are unable to, and do not, express an opinion on the accompanying financial statements and supplemental schedule taken as a whole. The form and content of the information included in the financial statements and supplemental schedule, other than that derived from the information certified or provided by the trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

BKHM, P.A.

Winter Park, Florida
October 8, 2010

EVERBANK PROFIT SHARING AND SAVINGS PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2009 AND 2008

	2009	2008
Assets		
Investments, at fair value:		
Mutual funds	$ 52,480,140	$ 30,666,494
Common/Collective trust	9,734,575	12,630,314
Participant loans	2,610,556	2,221,815
Total Investments	64,825,271	45,518,623
Receivables:		
Employer contributions	3,500,000	2,858,965
Interest and dividends	3,173	3,156
Cash	870	900
Net assets available for benefits at fair value	68,329,314	48,381,644
Adjustment from fair value to contract value for fully benefit-responsive investment contracts	706,134	2,039,040
Net assets available for benefits	$ 69,035,448	$ 50,420,684

See accompanying notes and independent auditor's report.

1. Description of Plan

The following brief description of the EverBank Profit Sharing and Savings Plan (the "Plan") provides only general information to participants. Participants should refer to the legal Plan document for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan established under Section 401(k) of the Internal Revenue Code. The Plan has been established for the benefit of certain employees of Everbank Mortgage Company (the "Company" or "Employer") that have attained age 18 within the eligibility computation period. Employees are eligible for salary deferrals and Company Matching Contributions on the first day of the month following their date of hire. Employees are eligible for Company Profit Sharing Contributions upon attaining age 21, completing 1,000 hours of service and being employed on or before January 1st or July 1st of the plan year. Employees must be actively employed on the last day of the plan year in order to receive Company profit sharing contributions. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA").

Investment Funds

Participating employees have the right to choose the investment funds in which contributions to their accounts are invested and may choose to allocate and reallocate amounts credited to their accounts among all or any combination of the investment funds. Earnings on the investment funds are allocated among the funds that have been elected by the participants. Recordkeeping for the Plan investments is performed by the trustee.

Participant Loans

Participants may borrow from their accounts a minimum of $1,000 up to a maximum of 50% of the vested account balance. The loan is limited to $50,000 minus the highest outstanding loan amount during the prior twelve (12) months. Interest rates are determined by the Plan administrator. Loans are not to exceed a term of five years unless used for the purchase of a principal residence. Principal and interest are paid ratably through payroll deduction.

Contributions

The Plan allows participating employees to contribute up to 18% of their earned compensation with a total amount not to exceed Internal Revenue Code limits including "catch-up" contributions for those employees age 50 and older. The Company shall make a dollar for dollar matching contribution on the first 3% and a 50% match on the next 2% of an employee's eligible compensation contributed as elective deferrals. In addition, the Company may make profit-sharing contributions to the Plan at the discretion of the Board of Directors. The profit-sharing contributions are determined annually. During 2009, the Company elected to make profit-sharing contributions of $3,500,000.

Participant Accounts

Each participant's account is credited with the participant's contributions and withdrawals as applicable, the participant's portion of the Company's matching contributions, an allocation of the Employer's profit-sharing contribution (if any), and investment earnings thereof.

EVERBANK PROFIT SHARING AND SAVINGS PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
YEAR ENDED DECEMBER 31, 2009

Additions to net assets attributable to:	
Investment income:	
Interest and dividends	$ 1,325,811
Net appreciation in fair value of investments	10,432,345
Total investment income	11,758,156
Contributions:	
Employer	6,208,967
Participant	5,100,355
Rollover	112,354
Total contributions	11,421,676
Total additions	23,179,832
Deductions from net assets attributable to:	
Benefits paid to participants	4,251,481
Deemed distributions	265,878
Administrative fees	47,709
Total deductions	4,565,068
Net increase	18,614,764
Net assets available for benefits	
December 31, 2008	50,420,684
December 31, 2009	$ 69,035,448

See accompanying notes and independent auditor's report.

1. Description of Plan (Continued)

Vesting

Participants are fully vested in their voluntary contributions, Company match, plus actual earnings thereon. Vesting in the remainder of the account balances (attributable to profit-sharing contributions) is based on hours of participant service. A participant is 100% vested after two years of service.

Withdrawals

Participants may withdraw vested amounts from their accounts under certain conditions (rollover contributions and hardship withdrawals). Such withdrawals are taxable to the participant and, if taken prior to age 59½, are generally subject to ordinary income taxes or early distribution penalties.

Payment of Benefits

Upon the attainment of age 59½, death, or disability of a participant, payment will be made in a lump sum amount equal to the value of his or her account as of the date the distribution is requested. Upon termination of employment, accounts with balances less than $5,000 are automatically paid out. Distributions are recorded when paid.

Forfeitures

That portion of a participant's account in which such participant is not vested is forfeited upon withdrawal. During 2009, $77,934 of forfeitures were allocated to active participants' accounts as additional Company contributions. The balance of forfeitures for the years ended December 31, 2009 and 2008 were $64,244 and $52,928, respectively.

Plan Termination

Although the Company has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to provisions of ERISA. In the event of Plan termination, participants will become 100% vested in their accounts.

Administrative Costs

The Plan pays record keeping and certain other administrative costs. The Company may absorb accounting and legal expenses.

2. Summary of Significant Accounting Policies

This summary of significant accounting policies of the Plan is presented to assist in understanding the financial statements. The financial statements and accompanying notes are representations of the Plan's management. These accounting policies confirm to accounting principles generally accepted in the United States of America and have been consistently applied in the presentation of the financial statements.

2. Summary of Significant Accounting Policies (Continued)

Basis of Accounting

The financial statements of the Plan are prepared under the accrual basis of accounting.

Investment Contracts

Investment contracts held by a defined contribution plan are required to be reported at fair value. However, contract value is the relevant measurement attribute for that portion of the net assets available for benefits of a defined contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. The statements of net assets available for benefits present the fair value of the investment contracts as well as the adjustment of the fully benefit-responsive investment contracts from fair value to contract value. The statement of changes in net assets available for benefits is prepared on a contract value basis.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires the Plan's administrator to make estimates and assumptions that affect the reported amounts of net assets available for benefits and changes therein. Actual results could differ from those estimates.

Investment Valuation and Income Recognition

The Plan's investments are stated at fair value. Quoted market prices are used to value investments. Shares of mutual funds are valued at the net asset value of shares held by the Plan at year end. Participant loans are valued at their outstanding balances, which approximate fair value. The fair value of common/collective trusts is calculated by discounting the related cash flows based on current yields of similar instruments with comparable durations.

Investments which are purchased and sold are recorded on a trade date basis. Interest income is recorded on the accrual basis, and dividends are recorded upon receipt.

Subsequent Events

The Company has evaluated events through the date of the report of independent certified public accountants, the date the financial statements were available to be issued.

3. Information Certified by the Plan's Trustee

The investments included in the statements of net assets available for benefits as of December 31, 2009 and 2008, and the investment income included in the statement of changes in net assets available for benefits for the year ended December 31, 2009, as well as the information in Notes 4 and 5 and the supplemental schedule, have been derived from information certified as complete and accurate by Merrill Lynch Bank & Trust Company ("MLBTC"), the trustee of the Plan, in accordance with Section 29 CFR 2520, 103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

4. Investments

The following investments present the individual investments at December 31, 2009 and 2008 that represent 5% or more of the Plan's net assets:

	2009	2008
Merrill Lynch Retirement Preservation Trust	$ 10,440,709	$ 12,630,314
JP Morgan International Value Fund	7,946,592	*
Blackrock S&P 500 Index Fund	7,206,654	3,014,737
PIMCO Total Return Fund	6,673,633	3,655,033
Oppenheimer Capital Appreciation Fund	5,778,919	3,880,150
Blackrock Global Allocation Fund	4,979,289	4,000,919
Allianz NFJ Small Cap Value Fund	4,613,840	*
Jennison Mid Cap Growth	4,324,071	*
Janus Balanced Fund	3,778,949	*
ING Pilgrim International Value Fund	*	4,380,746
Van Kampen Equity & Income Fund	*	2,831,657

* Less than 5% of net assets

During the year ended December 31, 2009, the Plan's investments in mutual funds (including investments bought and sold, as well as held during the year) appreciated in value by $10,432,345.

5. Fair Value Measurements

Authorative guidance establishes a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy are described below:

Level 1: Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

Level 2: Inputs to the valuation methodology include: quoted prices for similar assets or liabilities in active markets; quoted prices for identical or similar assets or liabilities in inactive markets; inputs other than quoted prices that are observable for the asset or liability; inputs that are derived principally from or corroborated by observable market data by correlation or other means.

If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

Level 3: Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

5. **Fair Value Measurements** (Continued)

The asset's or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

The following is a description of the valuation methodologies used for assets measured at fair value:

Mutual funds: Valued at the net asset value ("NAV") of shares held by the plan at year end.

Common/collective trust: Valued at the allocated net worth of the trust as reported to the Plan by MLBTC. The underlying investments of the trust include various investment grade securities, US Government Agency, and money market instruments. The investments are valued by various methods depending on the type of investment including: current bid or market quotations estimated cash flow and amortized cost.

Participant loans: Valued at amortized cost, which approximates fair value.

The methods described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value at December 31, 2009:

	Level 1	Level 2	Level 3	Total
Mutual funds:				
Large growth	$ 8,413,277	$ -	$ -	$ 8,413,277
Foreign large value	7,946,592	-	-	7,946,592
Large blend	7,206,654	-	-	7,206,654
Intermediate-term bond	6,673,633	-	-	6,673,633
World allocation	4,979,289	-	-	4,979,289
Small value	4,613,840	-	-	4,613,840
Mid cap growth	4,324,071	-	-	4,324,071
Moderate allocation	3,778,949	-	-	3,778,949
Large value	2,841,327	-	-	2,841,327
Intermediate government	1,702,508	-	-	1,702,508
Total mutual funds	52,480,140	-	-	52,480,140
Common/collective trust	-	-	9,734,575	9,734,575
Participant loans	-	-	2,610,556	2,610,556
Total assets at fair value	$ 52,480,140	$ -	$ 12,345,131	$ 64,825,271

5. Fair Value Measurements (Continued)

The following table presents the level within the fair value hierarchy at which the Plan's financial assets are measured on a recurring basis at fair value as of December 31, 2008:

	Level 1	Level 2	Level 3	Total
Mutual funds	$ 30,666,494	$ -	$ -	$ 30,666,494
Common/collective trust	-	-	12,630,314	12,630,314
Participant loans	-	-	2,221,815	2,221,815
Total assets at fair value	$ 30,666,494	$ -	$ 14,852,129	$ 45,518,623

Level 3 Gains and Losses

The table below sets forth a summary of changes in the fair value of the Plan's level 3 assets for the year ended December 31, 2009.

	Participant Loans	Common/ Collective Trust
Balance, beginning of year	$ 2,221,815	$ 12,630,314
Investment income	-	239,390
Purchases, sales, issuances and settlements, net	388,741	(3,135,129)
Balance, end of year	$ 2,610,556	$ 9,734,575

6. Related Party Transactions

Certain Plan investments are shares of mutual funds managed by the trustee, and therefore, these transactions qualify as party-in-interest transactions. Fees of $47,709 were paid by the Plan to the trustee for investment management services for the year ended December 31, 2009.

7. Federal Income Tax Status

The Plan obtained its latest determination letter dated October 18, 2002. The Internal Revenue Service stated that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code ("IRC"). Although the Plan has been amended since the date of its determination letter, the Plan administrator believes the Plan is currently designed and being operated in compliance with the applicable requirements of the IRC.

8. Risks and Uncertainties

The Plan invests in various investment securities which are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and those changes could materially affect participants' account balances and the statement of net assets available for benefits.

9. Corrective Action

Due to an operational failure in the 2007 plan year, certain ineligible employees of the Company received an allocation of the 2007 profit sharing contribution, and certain eligible employees of the Company received an understated allocation of the profit sharing contribution. This operational failure was discovered by the Company in early 2009, and the Company elected to take corrective action under the Self-Correction Program of the Internal Revenue Service. Stemming from this corrective action, $3,919 in corrective contributions were made to the Plan by the Company in 2009, and were included with Company contributions for 2009. Additionally, $1,548 was forfeited from the ineligible employees' accounts in 2009, and was included with Plan forfeitures for 2009. The Company also made corrective contributions in 2009 of $1,365 for funds that were not returned to the Plan.

SUPPLEMENTARY DATA

EVERBANK PROFIT SHARING AND SAVINGS PLAN
EIN # 59-3531592 PLAN #002
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2009

(a)	(b) IDENTITY OF ISSUE, BORROWER, LESSOR, OR SIMILAR PARTY	(c) DESCRIPTION OF INVESTMENT ASSET	MATURITY DATE	RATE OF INTEREST	COLLAT-ERAL	PAR OR MATURITY VALUE	(d) COST	(e) CURRENT VALUE
*	Merrill Lynch Retirement Preservation Trust	Common/Collective Trust	-	-	-	-	-	$ 9,734,575
*	Blackrock Global Allocation Fund	Mutual Fund	-	-	-	-	-	4,979,289
*	Blackrock S&P 500 Index Fund	Mutual Fund	-	-	-	-	-	7,206,654
	American Growth Fund of America	Mutual Fund	-	-	-	-	-	2,634,358
	PIMCO Total Return Fund	Mutual Fund	-	-	-	-	-	6,673,633
	Blackrock Government Income Portfolio Fund	Mutual Fund	-	-	-	-	-	12
	Allianz NFJ Small Cap Value Fund	Mutual Fund	-	-	-	-	-	4,613,840
	Eaton Vance Large Cap Value	Mutual Fund	-	-	-	-	-	2,841,327

EVERBANK PROFIT SHARING AND SAVINGS PLAN
EIN # 59-3531592 PLAN #002
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2009
(Continued)

(a)	(b) IDENTITY OF ISSUE, BORROWER, LESSOR, OR SIMILAR PARTY	(c) DESCRIPTION OF INVESTMENT ASSET	MATURITY DATE	RATE OF INTEREST	COLLAT-ERAL	PAR OR MATURITY VALUE	(d) COST	(e) CURRENT VALUE
	Oppenheimer Capital Appreciation Fund	Mutual Fund	-	-	-	-	-	$ 5,778,919
	JP Morgan International Value Fund	Mutual Fund	-	-	-	-	-	7,946,592
	Jennison Mid Cap Growth	Mutual Fund	-	-	-	-	-	4,324,071
	American Century Gov't Bond	Mutual Fund	-	-	-	-	-	1,702,496
	Janus Balanced Fund	Mutual Fund	-	-	-	-	-	3,778,949
*	Participant Loans		Various	4.25% to 9.25%	-	-	-	2,610,556

Note: Historical cost information is not presented. All investments are participant-directed.

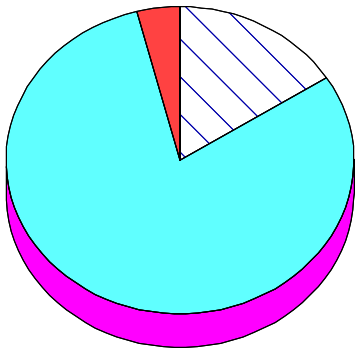
* Party-in-interest as defined by ERISA

STATEMENT OF ASSETS

FOR THE PERIOD 01/01/2009 - 12/31/2009

EVERBANK
PROFIT SHARING AND SAVINGS PLAN
CONSOLIDATION

ALLOCATION OF PLAN ASSETS



- 16.00% COMMON / COLLECTIVE TRUSTS
- 4.07% LOANS
- 0.00% ACCRUED INCOME
- 80.42% MUTUAL FUNDS
- 0.00% PENDING SETTLEMENT FUNDS

Investment Category	Shares/ Units	Price/ NAV	Cost/Book Value	Market Value	% Total Value
COMMON / COLLECTIVE TRUSTS					
ML RET PRESERVATION TRUST	9,875,375.0800	1.000	9,875,375.08	9,875,375.08	15.13%
ML RET PRES TRUST GM	565,333.9544	1.000	565,333.97	565,333.95	0.87%
TOTAL COMMON / COLLECTIVE TRUSTS			10,440,709.05	10,440,709.03	16.00%
MUTUAL FUNDS					
JANUS BALANCED FD CL A	153,991.4026	24.540	3,192,372.82	3,778,949.02	5.79%
JP MORGAN INTERNATIONAL VALUE	504,283.4956	12.580	5,019,082.00	6,343,886.37	9.72%
JP MORGAN INT'L VALUE GM FUND	127,401.1129	12.580	1,285,529.65	1,602,706.00	2.46%
AMERICAN GROWTH FD OF AMER R3	47,463.5782	26.930	1,281,476.02	1,278,194.16	1.96%
AMERICAN GRTH FD OF AMER R3 GM	50,358.8377	26.930	1,371,332.28	1,356,163.50	2.08%
JENNISON MID CAP GROWTH FD	149,398.9420	22.820	2,570,126.54	3,409,283.86	5.22%

Balances include the effect of pending trades

STATEMENT OF ASSETS

FOR THE PERIOD 01/01/2009 - 12/31/2009

EVERBANK
PROFIT SHARING AND SAVINGS PLAN
CONSOLIDATION

Investment Category	Shares/ Units	Price/ NAV	Cost/Book Value	Market Value	% Total Value
JENNISON MID CAP GROWTH FD GM	40,087.0953	22.820	692,532.82	914,787.51	1.40%
AMERICAN CENT GOV BD FD ADV CL	58,920.0918	10.970	657,065.18	646,353.41	0.99%
AMERICAN CENT GOV BD FD ADV GM	96,275.5354	10.970	1,078,337.50	1,056,142.62	1.62%
BLACKROCK GLOBAL ALLOC A	278,328.0394	17.890	4,470,196.78	4,979,288.62	7.63%
BLACKROCK GOV INC A GM	1.2078	10.320	12.70	12.46	0.00%
PIMCO TOTAL RETURN FUND CL A	500,611.1529	10.800	5,266,015.11	5,406,600.45	8.28%
PIMCO TOT RET FD CL A GM	117,317.8546	10.800	1,235,269.10	1,267,032.83	1.94%
BLACKROCK S&P500 INDEX I	528,734.6953	13.630	6,691,289.25	7,206,653.90	11.04%
ALLIANZ NFJ SM-CAP VALUE CL A	169,311.6367	23.190	3,703,061.59	3,926,336.86	6.02%
ALLIANZ NFJ SM-CAP VL CL A GM	29,646.5195	23.190	716,624.87	687,502.79	1.05%
EATON VANCE LG-CAP VALUE FD A	67,118.6310	16.740	1,193,224.07	1,123,565.88	1.72%
EATON VANCE LG-CAP VAL FD A GM	102,614.1721	16.740	1,852,064.11	1,717,761.24	2.63%
OPPENHEIMER CAPITAL	144,726.2382	39.930	5,681,966.01	5,778,918.69	8.86%
TOTAL MUTUAL FUNDS			47,957,578.40	52,480,140.17	80.42%
LOANS					
LOAN FUND	2,657,394.5500	1.000	2,657,394.55	2,657,394.55	4.07%
PENDING SETTLEMENT FUNDS					
PENDING SETTLEMENT FUND	870.0000	1.000	870.00	870.00	0.00%
INVESTMENT TOTAL			61,056,552.00	65,579,113.75	100.49%
UNINVESTED CASH			0.00	0.00	0.00%

Balances include the effect of pending trades

STATEMENT OF ASSETS

FOR THE PERIOD 01/01/2009 - 12/31/2009

EVERBANK
PROFIT SHARING AND SAVINGS PLAN
CONSOLIDATION

Investment Category	Shares/ Units	Price/ NAV	Cost/Book Value	Market Value	% Total Value
ACCRUED INCOME			3,172.72	3,172.72	0.00%
CASH			(323,882.00)	(323,882.00)	-0.50%
TOTAL ASSETS			60,735,842.72	65,258,404.47	100.00%

The balance in the cash fund may be temporarily invested in the CMA Money Fund. Additional amounts not reported as cash may also be invested in the CMA Money Fund pending settlement of trades.

Balances include the effect of pending trades

EVERBANK PROFIT SHARING AND SAVINGS PLAN

FINANCIAL REPORT

DECEMBER 31, 2009 AND 2008

EVERBANK PROFIT SHARING AND SAVINGS PLAN

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BKHM CPA

Independent Auditor's Report

To the Plan Administrator
EverBank Profit Sharing and Savings Plan
Jacksonville, Florida

We were engaged to audit the accompanying statements of net assets available for benefits of EverBank Profit Sharing and Savings Plan as of December 31, 2009 and 2008, and the related statement of changes in net assets available for benefits for the year ended December 31, 2009, and the supplemental schedule as of December 31, 2009, as listed in the accompanying table of contents. These financial statements and supplemental schedule are the responsibility of the Plan's administrator.

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the Plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Notes 3 and 5, which was certified or provided by Merrill Lynch Bank & Trust Company, the trustee of the Plan, except for comparing the information with the related information included in the financial statements and the supplemental schedule. We have been informed by the Plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The Plan administrator has obtained a certification from the trustee as of December 31, 2009 and 2008, and for the year ended December 31, 2009, that the information provided to the Plan administrator by the trustee is complete and accurate.

Because of the significance of the information that we did not audit, we are unable to, and do not, express an opinion on the accompanying financial statements and supplemental schedule taken as a whole. The form and content of the information included in the financial statements and supplemental schedule, other than that derived from the information certified or provided by the trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

BKHM, P.A.

Winter Park, Florida
October 8, 2010

EVERBANK PROFIT SHARING AND SAVINGS PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2009 AND 2008

	2009	2008
Assets		
Investments, at fair value:		
Mutual funds	$ 52,480,140	$ 30,666,494
Common/Collective trust	9,734,575	12,630,314
Participant loans	2,610,556	2,221,815
Total Investments	64,825,271	45,518,623
Receivables:		
Employer contributions	3,500,000	2,858,965
Interest and dividends	3,173	3,156
Cash	870	900
Net assets available for benefits at fair value	68,329,314	48,381,644
Adjustment from fair value to contract value for fully benefit-responsive investment contracts	706,134	2,039,040
Net assets available for benefits	$ 69,035,448	$ 50,420,684

See accompanying notes and independent auditor's report.

1. Description of Plan

The following brief description of the EverBank Profit Sharing and Savings Plan (the "Plan") provides only general information to participants. Participants should refer to the legal Plan document for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan established under Section 401(k) of the Internal Revenue Code. The Plan has been established for the benefit of certain employees of Everbank Mortgage Company (the "Company" or "Employer") that have attained age 18 within the eligibility computation period. Employees are eligible for salary deferrals and Company Matching Contributions on the first day of the month following their date of hire. Employees are eligible for Company Profit Sharing Contributions upon attaining age 21, completing 1,000 hours of service and being employed on or before January 1st or July 1st of the plan year. Employees must be actively employed on the last day of the plan year in order to receive Company profit sharing contributions. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA").

Investment Funds

Participating employees have the right to choose the investment funds in which contributions to their accounts are invested and may choose to allocate and reallocate amounts credited to their accounts among all or any combination of the investment funds. Earnings on the investment funds are allocated among the funds that have been elected by the participants. Recordkeeping for the Plan investments is performed by the trustee.

Participant Loans

Participants may borrow from their accounts a minimum of $1,000 up to a maximum of 50% of the vested account balance. The loan is limited to $50,000 minus the highest outstanding loan amount during the prior twelve (12) months. Interest rates are determined by the Plan administrator. Loans are not to exceed a term of five years unless used for the purchase of a principal residence. Principal and interest are paid ratably through payroll deduction.

Contributions

The Plan allows participating employees to contribute up to 18% of their earned compensation with a total amount not to exceed Internal Revenue Code limits including "catch-up" contributions for those employees age 50 and older. The Company shall make a dollar for dollar matching contribution on the first 3% and a 50% match on the next 2% of an employee's eligible compensation contributed as elective deferrals. In addition, the Company may make profit-sharing contributions to the Plan at the discretion of the Board of Directors. The profit-sharing contributions are determined annually. During 2009, the Company elected to make profit-sharing contributions of $3,500,000.

Participant Accounts

Each participant's account is credited with the participant's contributions and withdrawals as applicable, the participant's portion of the Company's matching contributions, an allocation of the Employer's profit-sharing contribution (if any), and investment earnings thereof.

EVERBANK PROFIT SHARING AND SAVINGS PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
YEAR ENDED DECEMBER 31, 2009

Additions to net assets attributable to:	
Investment income:	
Interest and dividends	$ 1,325,811
Net appreciation in fair value of investments	10,432,345
Total investment income	11,758,156
Contributions:	
Employer	6,208,967
Participant	5,100,355
Rollover	112,354
Total contributions	11,421,676
Total additions	23,179,832
Deductions from net assets attributable to:	
Benefits paid to participants	4,251,481
Deemed distributions	265,878
Administrative fees	47,709
Total deductions	4,565,068
Net increase	18,614,764
Net assets available for benefits	
December 31, 2008	50,420,684
December 31, 2009	$ 69,035,448

See accompanying notes and independent auditor's report.

1. Description of Plan (Continued)

Vesting

Participants are fully vested in their voluntary contributions, Company match, plus actual earnings thereon. Vesting in the remainder of the account balances (attributable to profit-sharing contributions) is based on hours of participant service. A participant is 100% vested after two years of service.

Withdrawals

Participants may withdraw vested amounts from their accounts under certain conditions (rollover contributions and hardship withdrawals). Such withdrawals are taxable to the participant and, if taken prior to age 59½, are generally subject to ordinary income taxes or early distribution penalties.

Payment of Benefits

Upon the attainment of age 59½, death, or disability of a participant, payment will be made in a lump sum amount equal to the value of his or her account as of the date the distribution is requested. Upon termination of employment, accounts with balances less than $5,000 are automatically paid out. Distributions are recorded when paid.

Forfeitures

That portion of a participant's account in which such participant is not vested is forfeited upon withdrawal. During 2009, $77,934 of forfeitures were allocated to active participants' accounts as additional Company contributions. The balance of forfeitures for the years ended December 31, 2009 and 2008 were $64,244 and $52,928, respectively.

Plan Termination

Although the Company has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to provisions of ERISA. In the event of Plan termination, participants will become 100% vested in their accounts.

Administrative Costs

The Plan pays record keeping and certain other administrative costs. The Company may absorb accounting and legal expenses.

2. Summary of Significant Accounting Policies

This summary of significant accounting policies of the Plan is presented to assist in understanding the financial statements. The financial statements and accompanying notes are representations of the Plan's management. These accounting policies confirm to accounting principles generally accepted in the United States of America and have been consistently applied in the presentation of the financial statements.

2. Summary of Significant Accounting Policies (Continued)

Basis of Accounting

The financial statements of the Plan are prepared under the accrual basis of accounting.

Investment Contracts

Investment contracts held by a defined contribution plan are required to be reported at fair value. However, contract value is the relevant measurement attribute for that portion of the net assets available for benefits of a defined contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. The statements of net assets available for benefits present the fair value of the investment contracts as well as the adjustment of the fully benefit-responsive investment contracts from fair value to contract value. The statement of changes in net assets available for benefits is prepared on a contract value basis.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires the Plan's administrator to make estimates and assumptions that affect the reported amounts of net assets available for benefits and changes therein. Actual results could differ from those estimates.

Investment Valuation and Income Recognition

The Plan's investments are stated at fair value. Quoted market prices are used to value investments. Shares of mutual funds are valued at the net asset value of shares held by the Plan at year end. Participant loans are valued at their outstanding balances, which approximate fair value. The fair value of common/collective trusts is calculated by discounting the related cash flows based on current yields of similar instruments with comparable durations.

Investments which are purchased and sold are recorded on a trade date basis. Interest income is recorded on the accrual basis, and dividends are recorded upon receipt.

Subsequent Events

The Company has evaluated events through the date of the report of independent certified public accountants, the date the financial statements were available to be issued.

3. Information Certified by the Plan's Trustee

The investments included in the statements of net assets available for benefits as of December 31, 2009 and 2008, and the investment income included in the statement of changes in net assets available for benefits for the year ended December 31, 2009, as well as the information in Notes 4 and 5 and the supplemental schedule, have been derived from information certified as complete and accurate by Merrill Lynch Bank & Trust Company ("MLBTC"), the trustee of the Plan, in accordance with Section 29 CFR 2520, 103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

4. Investments

The following investments present the individual investments at December 31, 2009 and 2008 that represent 5% or more of the Plan's net assets:

	2009	2008
Merrill Lynch Retirement Preservation Trust	$ 10,440,709	$ 12,630,314
JP Morgan International Value Fund	7,946,592	*
Blackrock S&P 500 Index Fund	7,206,654	3,014,737
PIMCO Total Return Fund	6,673,633	3,655,033
Oppenheimer Capital Appreciation Fund	5,778,919	3,880,150
Blackrock Global Allocation Fund	4,979,289	4,000,919
Allianz NFJ Small Cap Value Fund	4,613,840	*
Jennison Mid Cap Growth	4,324,071	*
Janus Balanced Fund	3,778,949	*
ING Pilgrim International Value Fund	*	4,380,746
Van Kampen Equity & Income Fund	*	2,831,657

* Less than 5% of net assets

During the year ended December 31, 2009, the Plan's investments in mutual funds (including investments bought and sold, as well as held during the year) appreciated in value by $10,432,345.

5. Fair Value Measurements

Authorative guidance establishes a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy are described below:

Level 1: Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

Level 2: Inputs to the valuation methodology include: quoted prices for similar assets or liabilities in active markets; quoted prices for identical or similar assets or liabilities in inactive markets; inputs other than quoted prices that are observable for the asset or liability; inputs that are derived principally from or corroborated by observable market data by correlation or other means.

If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

Level 3: Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

5. **Fair Value Measurements** (Continued)

The asset's or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

The following is a description of the valuation methodologies used for assets measured at fair value:

Mutual funds: Valued at the net asset value ("NAV") of shares held by the plan at year end.

Common/collective trust: Valued at the allocated net worth of the trust as reported to the Plan by MLBTC. The underlying investments of the trust include various investment grade securities, US Government Agency, and money market instruments. The investments are valued by various methods depending on the type of investment including: current bid or market quotations estimated cash flow and amortized cost.

Participant loans: Valued at amortized cost, which approximates fair value.

The methods described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value at December 31, 2009:

	Level 1	Level 2	Level 3	Total
Mutual funds:				
Large growth	$ 8,413,277	$ -	$ -	$ 8,413,277
Foreign large value	7,946,592	-	-	7,946,592
Large blend	7,206,654	-	-	7,206,654
Intermediate-term bond	6,673,633	-	-	6,673,633
World allocation	4,979,289	-	-	4,979,289
Small value	4,613,840	-	-	4,613,840
Mid cap growth	4,324,071	-	-	4,324,071
Moderate allocation	3,778,949	-	-	3,778,949
Large value	2,841,327	-	-	2,841,327
Intermediate government	1,702,508	-	-	1,702,508
Total mutual funds	52,480,140	-	-	52,480,140
Common/collective trust	-	-	9,734,575	9,734,575
Participant loans	-	-	2,610,556	2,610,556
Total assets at fair value	$ 52,480,140	$ -	$ 12,345,131	$ 64,825,271

5. Fair Value Measurements (Continued)

The following table presents the level within the fair value hierarchy at which the Plan's financial assets are measured on a recurring basis at fair value as of December 31, 2008:

	Level 1	Level 2	Level 3	Total
Mutual funds	$ 30,666,494	$ -	$ -	$ 30,666,494
Common/collective trust	-	-	12,630,314	12,630,314
Participant loans	-	-	2,221,815	2,221,815
Total assets at fair value	$ 30,666,494	$ -	$ 14,852,129	$ 45,518,623

Level 3 Gains and Losses

The table below sets forth a summary of changes in the fair value of the Plan's level 3 assets for the year ended December 31, 2009.

	Participant Loans	Common/ Collective Trust
Balance, beginning of year	$ 2,221,815	$ 12,630,314
Investment income	-	239,390
Purchases, sales, issuances and settlements, net	388,741	(3,135,129)
Balance, end of year	$ 2,610,556	$ 9,734,575

6. Related Party Transactions

Certain Plan investments are shares of mutual funds managed by the trustee, and therefore, these transactions qualify as party-in-interest transactions. Fees of $47,709 were paid by the Plan to the trustee for investment management services for the year ended December 31, 2009.

7. Federal Income Tax Status

The Plan obtained its latest determination letter dated October 18, 2002. The Internal Revenue Service stated that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code ("IRC"). Although the Plan has been amended since the date of its determination letter, the Plan administrator believes the Plan is currently designed and being operated in compliance with the applicable requirements of the IRC.

8. Risks and Uncertainties

The Plan invests in various investment securities which are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and those changes could materially affect participants' account balances and the statement of net assets available for benefits.

9. Corrective Action

Due to an operational failure in the 2007 plan year, certain ineligible employees of the Company received an allocation of the 2007 profit sharing contribution, and certain eligible employees of the Company received an understated allocation of the profit sharing contribution. This operational failure was discovered by the Company in early 2009, and the Company elected to take corrective action under the Self-Correction Program of the Internal Revenue Service. Stemming from this corrective action, $3,919 in corrective contributions were made to the Plan by the Company in 2009, and were included with Company contributions for 2009. Additionally, $1,548 was forfeited from the ineligible employees' accounts in 2009, and was included with Plan forfeitures for 2009. The Company also made corrective contributions in 2009 of $1,365 for funds that were not returned to the Plan.

SUPPLEMENTARY DATA

EVERBANK PROFIT SHARING AND SAVINGS PLAN
EIN # 59-3531592 PLAN #002
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2009

(a)	(b) IDENTITY OF ISSUE, BORROWER, LESSOR, OR SIMILAR PARTY	(c) DESCRIPTION OF INVESTMENT ASSET	MATURITY DATE	RATE OF INTEREST	COLLAT-ERAL	PAR OR MATURITY VALUE	(d) COST	(e) CURRENT VALUE
*	Merrill Lynch Retirement Preservation Trust	Common/Collective Trust	-	-	-	-	-	$ 9,734,575
*	Blackrock Global Allocation Fund	Mutual Fund	-	-	-	-	-	4,979,289
*	Blackrock S&P 500 Index Fund	Mutual Fund	-	-	-	-	-	7,206,654
	American Growth Fund of America	Mutual Fund	-	-	-	-	-	2,634,358
	PIMCO Total Return Fund	Mutual Fund	-	-	-	-	-	6,673,633
	Blackrock Government Income Portfolio Fund	Mutual Fund	-	-	-	-	-	12
	Allianz NFJ Small Cap Value Fund	Mutual Fund	-	-	-	-	-	4,613,840
	Eaton Vance Large Cap Value	Mutual Fund	-	-	-	-	-	2,841,327

EVERBANK PROFIT SHARING AND SAVINGS PLAN
EIN # 59-3531592 PLAN #002
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2009
(Continued)

(a)	(b) IDENTITY OF ISSUE, BORROWER, LESSOR, OR SIMILAR PARTY	(c) DESCRIPTION OF INVESTMENT ASSET	MATURITY DATE	RATE OF INTEREST	COLLAT-ERAL	PAR OR MATURITY VALUE	(d) COST	(e) CURRENT VALUE
	Oppenheimer Capital Appreciation Fund	Mutual Fund	-	-	-	-	-	$ 5,778,919
	JP Morgan International Value Fund	Mutual Fund	-	-	-	-	-	7,946,592
	Jennison Mid Cap Growth	Mutual Fund	-	-	-	-	-	4,324,071
	American Century Gov't Bond	Mutual Fund	-	-	-	-	-	1,702,496
	Janus Balanced Fund	Mutual Fund	-	-	-	-	-	3,778,949
*	Participant Loans		Various	4.25% to 9.25%	-	-	-	2,610,556

Note: Historical cost information is not presented. All investments are participant-directed.

* Party-in-interest as defined by ERISA