

Shareholder's Rule 144 Representation Letter

FineMark Holdings, Inc.
8695 College Parkway, Suite 100
Fort Myers, FL 33919

Re: Removal of Restrictive Legend from the shares of Common Stock (the "Shares") of FineMark Holdings, Inc. (the "Issuer") to which I hold title Pursuant to SEC Rule 144 ("Rule 144")

Dear Ladies and Gentlemen:

I, _____, would like to have the restrictive legend on my shares of Common Stock of the Issuer, listed in the table below, to which I hold title, and which meet the requirements listed below, removed and am submitting this letter to present all facts necessary under Rule 144 of the Securities Act of 1933 to authorize such removal in order to facilitate a trade on the OTCQX® in compliance with Rule 144.

Issuer: FineMark Holdings, Inc., State of Florida

Shareholder Name	Number of Shares

In this connection, I represent to you and warrant as follows:

1. I am not an underwriter with respect to the Shares, nor will any future sale of the Shares be part of a distribution of securities of the Issuer.
2. I am not currently an affiliate of the Issuer and have not been an affiliate of the Issuer for a period of three full months prior to the date hereof.
3. Based in part upon information furnished by the Issuer, the Shares are fully paid and a minimum of one year has elapsed since the date that the Shares were acquired from the Issuer or an affiliate thereof as described in Rule 144. Please note the "as of" date for purposes of determining the holding period will be the date that this representation letter executed.

I am familiar with the aforesaid Rule 144 and agree that, in connection with the matters described above, you and your counsel, Alston & Bird LLP, are relying on the statements made herein. Alston & Bird LLP, Computershare, Inc. and Computershare Trust Company, N.A. may each rely on such statements as if this letter were addressed to them.

Regards,

Signature of Shareholder

Dated: _____

Print Name(s) as listed on the stock certificate

Title and Capacity
(if signing as a fiduciary or on behalf of an entity)

Signature of Shareholder (if held jointly)