

VISION BANCSHARES INC  
Form 8-K  
January 23, 2004

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**UNITED STATES**  
**SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

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**FORM 8-K**

**CURRENT REPORT**

Pursuant to Section 13 or 15(d) of  
The Securities Exchange Act of 1934

Date of Report: January 23, 2004

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**Vision Bancshares, Inc.**

(Name of Small Business Issuer in Its Charter)

Alabama  
(State of Incorporation)

333-88073  
(Commission File Number)

63-1230752  
(IRS Employer Identification No.)

2201 West 1<sup>st</sup> Street

Gulf Shores, Alabama 36542

(251) 967-4212

(Address and Telephone Number)

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of Registrant's Principal Executive Offices)

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