



Founded 1871

THE FIRST NATIONAL BANK OF MONTGOMERY

MONTGOMERY, ALABAMA 36101

December 26, 1967

Mr. Rufus A. Lewis
801 Bolivar Street
Montgomery, Alabama 36104

Dear Mr. Lewis:

Due to changes in our procedure, it is no longer necessary for us to retain the above referenced hazard insurance policy. Therefore, we are returning it to you for your custody. We are reserving the right, however, to request that this policy be returned to us and also any renewal or replacement policy.

Please note the expiration date on this policy and be sure that you have said policy replaced or renewed before it expires. Whenever you have your insurance coverage replaced or renewed, remind your agent that the bank no longer expects the policy or a copy of said policy to be sent to us, but the First National Bank should still be named in the mortgage clause.

Listed below are the requirements of our new procedure:

1. Hazard insurance on your property on which we hold a mortgage must be maintained by you at all times.
2. The amount of insurance must be at least equal to the outstanding loan balance.
3. Your hazard insurance must include fire and extended coverage on the standard form used in the State of Alabama.
4. The policy must contain a standard mortgage clause providing that loss, if any is payable to the First National Bank of Montgomery.

We must remind you that your failure to meet these requirements is a default of the mortgage.

While we require that the amount of coverage be only equal to the outstanding loan balance, we suggest that the amount of coverage be adequate to protect your equity in the property as well.

Sincerely,

(Mrs.) Anita Edwards
Mortgage Loan Department

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THE FIRST NATIONAL BANK OF MONTGOMERY

MONTGOMERY, ALABAMA 36101

December 28, 1967

HAYWOOD M. SPORT
ASSISTANT CASHIER

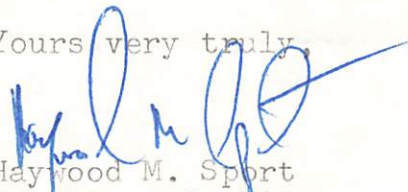
Mr. Rufus A. Lewis
801 Bolivar Street
Montgomery, Alabama

Dear Mr. Lewis:

To verify the transaction made this afternoon on your newly executed mortgage loan, this is to advise that \$41.25 represented accrued interest from December 20, 1967, to January 1, 1968. The installment due February 1, 1968, was also made in the amount of \$203.03. Additional principal installments were made to reduce the outstanding principal balance at this time to \$18,190.01. Beginning March 1, 1968, regular installments will resume in the amount of \$203.03. A total of \$1,963.74 was received in cash and checks from you.

If there are any questions, please let me hear from you.

Yours very truly,


Haywood M. Sport
Assistant Cashier

HMS:lb