

rest of the mitigation, but I am sure that we can come to an agreement soon so that a clearance letter can be written. Elizabeth Brown

-----Original Message-----

From: Dewayne Morris [mailto:morrisdn@bellsouth.net]
Sent: Wednesday, February 11, 2004 11:31 AM
To: Brown, Elizabeth
Subject: 2915 and 2921 Clairmont Avenue, Birmingham

Thanks for your letter of February 2, 2004. I have hired Linda Nelson to do work and gather the information that you suggest. She promised to have it done by the end of next week. I will be paying her, not EvaBank. I have some pictures that I promised her.

As to the suggested contribution, it is Jo and I, as the owners of the houses, who allowed them to be stripped by neighbors and then had the remainder demolished. It is we (Jo and I) who will have to pay the consequences. We have been giving \$6000.00 per year to United Way. I suppose that we could reduce that and put it on whatever you suggest. As you know, but for the application for a bank branch, we had the legal right to demolish the houses. If we had demolished them before making application for a branch bank there, we would have had no problem with the AHC. The houses were demolished before the FDIC approved the EvaBank application for a branch bank. In anticipation that the application would be approved with the requirement that we get clearance from AHC, we sent the application after we let the demolition contract but before the demolition. Of course we are sorry now that we did not delay the FDIC application until after the demolition. We cannot now unring the bell. But we would like to get clearance soon to avoid further delay. Our builder is "on hold" and we need to be able to get him to work. He may take another job ahead of us and delay us even further. I do appreciate the fact that you are willing to work out something to let us go ahead.

Must we wait until Linda Nelson gets the job done to get clearance? Tell me what we must do or promise to get clearance. Please be easy on us. We are just hard working people. Jo (a 70 year old former high school principal) is out at this very moment inspecting vacant apartments in the inner city of Birmingham. We have lots of vacancies. She may get a bank job if we can get the Clairmont Avenue branch built.

Thanks for your help. We need Clearance NOW!

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