

March 6, 2012

Redeemer Mennonite Church  
27600 SW 2th St Apt 374  
Pine Bluff, AR 71603

Redeemer Mennonite Church  
Pine Bluff, AR - Loan No. 12143

Dear Friends:

We are sending this letter to alert you that the above captioned loan is approaching its adjustment date of 10/01/2011.

In that regard, loan terms are scheduled to automatically change on the adjustment date at the then current loan rate. Were we extending the loan today, it would be for 36 months at 5.5000%, which would require a monthly payment of \$487.00. After the extension has occurred on 10/01/2011, you will receive notification of the new loan interest rate and monthly payment amount. If your church uses the automatic loan payment system, you will need to contact our office to make the necessary arrangements. If we do not hear from you, we will continue the automatic payments as previously instructed.

As we stated above, the decrease in the interest rate allows for a reduction in the monthly payment amount. We suggest, however, that you consider maintaining your current payment schedule so that the loan will be paid off ahead of schedule.

In the meantime, if you have any questions regarding this loan adjustment please feel free to contact us at 1-800-555-5555.

Sincerely,

John Doe  
Loan Services, Processor