



COVENANT BANK

August 30, 2013

TO: Granger, Thagard & Associates Inc

FROM: Covenant Bank

RE: Upcoming Auction of 117 South Crest Road, Homewood AL 35209

Your firm may post this memorandum inside the promotion of the upcoming auction campaign that our position as the Creditor will not hinder the transfer of ownership to a procuring buyer as we will release the collateral, the subject of the upcoming auction, for the real estate closing and transfer of ownership.

Hayes Parnell, III
President & CEO

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