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|  | ***Retail Area Manager***  **6479 West Pearl City Road**  **Freeport, IL 61032**  **Phone: 630-399-2827**  **joshuaheinrich@flanaganstatebank.com** |

February 8, 2016

209 North Maple Avenue

Minier, IL 61759

Dear Joshua,

Enclosed please find disclosures containing your Loan Estimate Disclosure, and all other required federal and state application disclosures. We are required by law to send these to you within 3 business days of your application. Please sign and date the enclosed disclosures and return to me as soon as possible.

Please feel free to contact me if you should have any questions.

Best regards,

Josh Heinrich NMLS# 334476

Retail Area Manager

Flanagan State Bank NMLS# 408461