Drawer A
Aspermont, Texas
79502

May 28, 1998

John W. Denison, Executor Ida Marr Denison Estate Rt 1 Box 84 Old Glory, Texas 79540

Dear Mr. Denison

You have not responded to past due notices regarding your delinquent loan.

Your loan #7052 has matured and is past due in the amount of \$254,953.41.

We are requesting that you pay the amount past due, \$254,953.41 within ten (10) days which will be June 7, 1998, or THIS BANK WILL PROCEED WITH LEGAL ACTION.

Make arrangements to pay the amount of \$254,953.41 within the allotted number of days.

Sincerely,

S. H. Hart President

SIHI/bb*

Certified Mail

Return Receipt No. P 248 238 754