



Federal Deposit Insurance Corporation
10 Tenth Street, NE, Suite 800
Atlanta, Georgia 30309-3906

*Received
12-22-03*

Atlanta Regional Office
Division of Supervision and
Consumer Protection
(678) 916-2200

December 18, 2003

CERTIFIED MAIL-RETURN RECEIPT REQUESTED

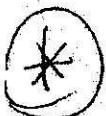
Board of Directors
EvaBank
4113 Eva Road
Eva, Alabama 35621

*Dwayne
Have we received final
approval from FDIC?
Arika*

Dear Members of the Board:

On December 3, 2003, this office approved your application to establish a branch office at 2915 Clairmont Avenue, Birmingham, Jefferson County, Alabama, with an approval date of December 10, 2003. In granting this approval, the Corporation placed significant reliance upon the bank to obtain the State Historic Preservation Officer's clearance prior to opening the branch.

This office was contacted by the Alabama State Historical Commission regarding this matter on December 17, 2003, and provided copies of correspondence between their office and Chairman of the Board Dwayne Morris. There appears to be an impasse in the bank obtaining satisfactory clearance to open this branch. You should not proceed in opening this branch, and you are urged to immediately contact the Alabama State Historical Commission regarding specific mitigation required by that office for you to obtain clearance.



Signed evidence of an agreement among the bank, the Alabama State Historical Commission, and any other parties required should be sent to this office for review and approval before further action is initiated in opening the branch. You should notify this office in writing within five days of receipt of this letter regarding your intentions to resolve this matter.

Questions may be directed to Case Manager Russell Marshall at (678) 916-2204.

Sincerely,

Mark S. Schmidt

Mark S. Schmidt
Regional Director

CC: Ms. Elizabeth Brown
Deputy State Historic Preservation Officer
Alabama Historical Commission