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July 18, 2012

ROBERT W. MARKHAM and CHARLOTTE MARKHAM
1557 SW BUCKLEY LANE
LAKE CITY, FL 32024

RE: SBA Disaster Loan No. DLH 4153956000; Application No. 1000117792

Dear Borrower:

We are pleased to inform you that your loan request has been approved in the amount of \$81,500.00 subject to the terms and conditions of the enclosed Loan Authorization and Agreement (LA&A). Please read your LA&A carefully to ensure that you completely understand the terms and conditions of your loan.

We have enclosed your loan documents and instructions for closing your loan. Please follow the instructions carefully, and return your documents as soon as possible.

YOU MUST RETURN THE SIGNED LOAN DOCUMENTS TO SBA WITHIN SIXTY (60) DAYS FROM THE DATE OF YOUR LA&A.

If you have any questions, please contact our Legal Department at the toll free number listed above.

Sincerely,

Legal Department
Enclosures