



CITIZENS BANK™

World Class Banking . . . Hometown Service

September 11, 2015

Mr. Steve Jones
Furrow Auction Company

Dear Friends,

Thank you for considering and including us for financing for your upcoming Auction on September 26, 2015 of twelve lots in Pinnacle Pointe, Sharps Chapel, Tn. 37866. Citizens Bank would like to extend the following special financing offer:

Rate: 4.75%

Loan to Value: 85% of Final Auction Price

Term: 15 year Fixed Rate amortized over 15 years

All offers are subject to Citizens Bank credit approval and underwriting conditions.

Sincerely,

Shelia Bailey
Loan Officer, NMLS #1082503
130 S. Broad Street
New Tazewell, Tn. 37879
Phone: 423-526-5088
Fax: 423-526-5433