

VOLUNTEER FEDERAL

February 25, 2008

Furrow Auction
Attention: Chad Ragle
1022 Elm St.
Knoxville, TN 37921

Re: Duane Richesin property- Oakland Road- April 12th auction

In regards to the above mentioned property, Volunteer Federal would like to offer financing for the vacant lots at the following terms and rates:

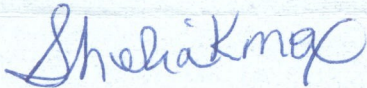
Vacant land with 20% down, 15yr max.term, 5yr/1yr ARM at 7 %.

Financing is subject to ~~loan approval~~ ^{underwriting.} SK

Please bring by some flyers for the auction to my branch located at 906 New Hwy 68, Sweetwater, TN 37874.

Questions please call.

Warm regards,



Shelia Knox

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Sweetwater, TN 37874
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