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Sent: Thursday, March 26, 2009 2:42 PM

To: Comments

Cc: 'info@icba.org'

Subject: Special assessment

As our bank struggles for survival here in the beautiful North Georgia mountains, we are drowning in development real estate loans when real estate sales came to an abrupt halt. A special FDIC assessment would add to our woes! We need relief on insurance cost and help with non-performing real estate loans.

Thank you.

Elois D. Anderson
Chairman