SULLIVAN & BARROS, LLP
Real Estate | Zoning | Business Law

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March 25, 2014

Via E-mail

Lloyd Jordan, Chairman
Board of Zoning Adjustment
441 4th Street, NW
Suite 200S
Washington, DC 20001
bzasubmissions@dc gov

Re: BZA Order No. 18291-A; Motion for a 2-Year Extension; Mt. Olive Baptist Church; Additional Submission.

Dear Chairman Jordan and Board Members:

Following the Board's first decision meeting on this request, I undertook further investigation of the causes for the delay in Mt Olive Baptist Church's project, which was approved pursuant to BZA Order No 18291

The result of that investigation is summarized in the attached Affidavit of Deacon James McCray, a deacon and a trustee with the Church. Deacon McCray's affidavit discusses two major events which impacted the Applicant's ability to secure financing and to commence construction

Sincerely,

Martin P. Sullivan

Martin P Sullivan

Enclosures

cc: Office of Planning, Arthur Jackson
ANC 6C
Tony Goodman, ANC 6C-06

BOARD OF ZONING ADJUSTMENT
District of Columbia
CASE NO. 18291
EXHIBIT NO. 46

2014 MAR 25 PM 2:58
RECEIVED
OFFICE OF ZONING

AFFIDAVIT OF JAMES McCRAY, DEACON AND TRUSTEE OF MOUNT OLIVE BAPTIST CHURCH

1 My name is James McCray I live at 5802 Balsam Street, Capitol Heights, Maryland, 20743 I am over 18 years of age and I am competent to testify to the matters contained in this affidavit which arc based on my personal knowledge

2 I am a Deacon and Trustee of Mount Olive Baptist Church (the "Applicant" or "Mt Olive") located at 1140 6th Street, NE Washington, DC, 20002, the applicant in Board of Zoning Adjustment ("BZA") Application No 18291 (the "Application") and 18291-A (the "Extension Request")

3 I have recently been the person responsible for overseeing the project proposed in the Application (the "Project"), including the restoration of Mt. Olive's old church building and the establishment of a child development center within the church building

4 Mount Olive Baptist Church received an approval of variance relief in BZA Application No 18291, and BZA Order No 18291 (the BZA Order") was issued in February, 2012

5 On January 5, 2014, Mt. Olive filed an application to request a two-year extension of the BZA Order The purpose of this affidavit is to provide testimony as to the events beyond the control of Mt Olive which have caused a delay in the Project, necessitating the request for the two-year extension

6 There is no substantial change in any of the material facts upon which the Board based its original approval of the Application

<u>Delays Due to Contractor Issues</u>

7 As part of the Project, Mt Olive retained BHI International as the project contractor As a design/build contractor, BHI had full responsibility for the Project, including hiring of the architect and legal counsel, and seeking and securing funding

8 In late 2012, after working with BHI for over a year, and believing we were close to obtaining the necessary Project financing, our legal counsel discovered that BHI was in bankruptcy and did not inform Mt Olive of such bankruptcy Mt Olive's outside general counsel then advised Mt Olive to sever ties with BHI

9 Additionally, Mt Olive had at this point provided a payment of $125,000 to BHI, for certain services, including Project design and pre-construction activities This amount represented the large majority of the equity funds which Mt Olive had accumulated to begin the Project We believe that a portion of the $125,000 was prepaid for services which never took place, but Mt Olive was not able to recover any of this prepaid amount from BHI, leaving the Church in financial difficulty

10 Severing ties with BHI, and the financial harm experiences as a result, set this Project back to square one, or worse Every consultant, including the Project architect, had been hired by BHI, and therefore it took well over a year to get the project back on track

Delays Due to Unexpected Retirement of the Pastor

11 In May, 2013, the Church's pastor for the past eighteen (18) years, Reverend Eugene James, unexpectedly announced that he was considering retirement due to health concerns In November, 2013, Reverend James did indeed retire and has had no role in Church business from that point forward. Reverend James was initially the leading force and visionary behind this Project, and his health concerns and eventual retirement as a result effectively held the Project in limbo for most of 2013.

12 The two situations described above had a substantial impact on the progress of Mt. Olive's search for financing and the progress of the Project in general. During this time, Mt. Olive has continued to pursue financing, but losing its contractor and its leadership were both major setbacks

13 Mt. Olive has been dealing with Monument Bank, among other lenders, since August, 2011, in regard to this Project Attached is a commitment letter from Monument Bank dated August 12, 2011, evidencing Mt. Olive's activities in pursuit of financing The problems with the contractor and the unexpected retirement interrupted the loan approval process with Monument Bank.

14 Attached is a letter from Mt Olive's outside general counsel indicating her opinion that the financial issues with the contractor caused significant delay in the Project

Recovery

15 In October, 2013, Mt Olive hired a specialist in acquiring financing for non-profit entities, and we now believe that we will secure financing some time in 2014 Attached to this affidavit is an email from Monument Bank representing that Monument Bank is still interested in funding this Project

16 Also attached is a letter from Sun Trust evidencing its interest in considering the funding of this important Project.

17 Mt Olive currently has a new general contractor in place, and the Project is back on schedule and the belief is that a building permit will be applied for some time in 2014 .

I hereby swear or affirm under penalties of perjury that the foregoing statements are true

James McCray

DISTRICT OF COLUMBIA) ss

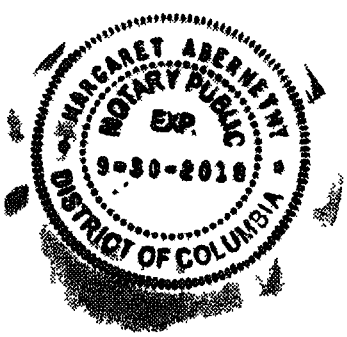
I, Margaret Abernethy, a Notary Public in and for the jurisdiction aforesaid do hereby certify that James McCray, who is personally well known to me, personally appeared before me in the jurisdiction aforesaid and acknowledged said instrument to be his act and deed

WITNESS my hand and official seal this 24 day of March, 2014.

Notary Public

[Notarial Seal]

My commission expires 9-30-2018



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OF COUNSEL
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PATRICIA A BARNES
(DC & MI BARS)
DIRECT LINES 240-328-1010
Fax (240)328-1010, 202-508-8245
pablawofc@aol com

February 28, 2014

Board of Zoning Adjustment
441 4th Street, NW
Suite 2008
Washington, DC 2001

Re: **BZA Order No. 18291: Motion for a 2-Year Extension Mt. Olive Baptist Church**

Dear Members of the Board

This letter is written to supplement the record in the above referenced matter

For approximately thirty (30) years I have represented churches throughout the District In late March, 2012, I was engaged to represent Mt Olive Baptist Church ("Church") to, among other things, review its loan documents and contracts with the architect and general contractor regarding its real estate construction project (identified in BZA Order No 18291)

In this regard, several extraordinary events have taken place which has adversely affected Mt Olive's progress on this project Most impactful was the discovery that the Church's General Contractor had filed bankruptcy and was having troublesome financial issues related to this project Since this contractor was in charge of securing the Church's financing, zoning counsel, the architect and other subcontractors, the removal of the contractor (based on this counsel's recommendation), set the project back many months

Very truly yours,

Patricia A Barnes

cc: Office of Planning, Arthur Jackson
ANC 6C
Tony Goodman, ANC 6C-06
Deacon James McCray

Monument Bank

August 12, 2011

Rev Eugene W James, III
Mt Olive Baptist Church
1140 6th Street, NE
Washington, DC 20002

Re Up to $1 100 000 loan for 1) construction, and 2) permanent financing

Dear Rev James

The following proposal is provided to you as an outline of the terms and conditions under which Monument Bank (the "Bank") will consider your request to finance construction of the proposed facility **This letter is for discussion purposes only and does not constitute a commitment to lend.** This letter supersedes prior term sheet dated June 28, 2011

Borrower	Mt Olive Baptist Church
Purpose.	Proceeds of the loan will be used by the Borrower to fund 1) the approved costs of rehabilitation and construction of the Mt Olive Baptist Church Youth Empowerment Center to be located at 1138 Sixth Street, NE, Washington DC and 2) upon completion of construction and issuance of occupancy certificate, convert the loan to permanent financing
Loan Amount:	Up to the lesser of $1,100,000 00, 60% of the "as complete" value of the church property or 90% of the total cost of the project
Term	The loan will mature 12 years from the date of settlement
Structure.	For the first 15 months, the loan will be a multiple advance construction line of credit Upon completion of construction, the loan will convert to a term loan The first 9 months of the term loan will be a stabilization period, with payments of interest only due monthly Following the stabilization period, the loan will become an amortizing term loan requiring monthly payments of principal and interest based on a 25 year amortization schedule At the request of the Borrower, and provided that the loan is in good standing and there are no events of default which have occurred or are about to occur, the construction draw period can be extended for 3 months A 25 basis point extension fee will be charged for the extension

Repayment Terms·	Repayment under the loan will require monthly interest only payments for the first twenty four (24) months of the Loan Following the interest only period, the loan repayment will require equal monthly principal and interest payments based on a 25 year amortization schedule
Interest Rate·	The Interest Rate will be fixed for two years at 7 0% At the end of year two, the rate will reset to a new five year fixed rate based on the then current 5 Year US Treasury plus 350 basis points, with a floor of 7 00% Subsequent rate adjustments will be based on the same index, margin and floor
Collateral.	As Collateral the Bank will require a 1st Deed of Trust, an Assignment of Leases, Rents and Profits on the property known as 1138-1140 Sixth Street, NE, Washington, DC All construction related documents will be assigned to the Bank
Guarantors	None
Prepayment.	After the loan converts to the mini-permanent loan, there will be a 3% prepayment penalty during the first three years of the mini-perm loan, 2% in the fourth year of the mini-perm loan, and 1% in the fifth year of the mini-perm loan Prepayment penalty only applied if refinanced with another financial institution The pre-payment penalty will not apply during the construction portion of the loan
Deposits:	Monument Bank will become the primary deposit institution for the Borrower The Borrower agrees to maintain minimum compensation balances of $300,000 during the loan term Cash holdings for the project will be deposited at Monument Bank
Covenant	Upon stabilization, minimum Debt Service Coverage Ratio of 1 20x is to be maintained
Construction:	Prior to settlement, all plans budgets, permits, reports, timelines, etc related to the project are subject to satisfactory review by the Bank and/or its inspectors Draw requests must be submitted on an AIA G702/703. Draw requests are subject to inspection by an inspector for the Bank at the expense of the Borrower
Interest Reserve:	During construction, interest will be funded from an interest reserve within the loan
Appraisal·	Settlement of the Loan would be subject to a satisfactory appraisal and review engaged by the Bank on an "as-is" and "as complete" basis

Loan to Value: Loan to Value "as complete" is not to exceed 60% and Loan to Cost is not to exceed 90% of the cost of the total project

Loan Fee: 1 0% of the Loan Amount.

Other: Settlement of this request is subject to approval by the Bank Settlement must occur within thirty days of execution of a commitment letter and receipt of the required appraisal Documentation will be satisfactory in all respects to the Bank. All expenses associated with this credit facility will be borne by the Borrower.

This proposal will expire 30 days from the date of this letter without further notice. If the terms outlined herein are acceptable to you, please return this letter to my attention, with signatures, along with a check in the amount of $5,000.00 representing an underwriting fee If the Loan is approved substantially on the terms described herein then the fee will be credited as part of the Loan Fee whether or not settlement occurs. If the Loan is not approved, the fee will be returned less any third party charges approved by you.

If you have questions about this letter or other banking services provided by Monument Bank please call me on (301) 841-9512 or email at rarmstrong@monumentbank com

Sincerely,

Robert W Armstrong
Senior Vice President

Agreed and accepted this ___ day of _____________, 2011

Borrower: Mt. Olive Baptist Church

By: _______________

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Real Estate | Zoning | Business Law

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March 25, 2014

Via E-mail

Lloyd Jordan, Chairman
Board of Zoning Adjustment
441 4th Street, NW
Suite 200S
Washington, DC 20001
bzasubmissions@dc.gov

Re: BZA Order No. 18291-A; Motion for a 2-Year Extension; Mt. Olive Baptist Church; Additional Submission.

Dear Chairman Jordan and Board Members:

Following the Board's first decision meeting on this request, I undertook further investigation of the causes for the delay in Mt. Olive Baptist Church's project, which was approved pursuant to BZA Order No. 18291.

The result of that investigation is summarized in the attached Affidavit of Deacon James McCray, a deacon and a trustee with the Church. Deacon McCray's affidavit discusses two major events which impacted the Applicant's ability to secure financing and to commence construction.

Sincerely,

Martin P. Sullivan

Martin P. Sullivan

Enclosures

cc: Office of Planning, Arthur Jackson
ANC 6C
Tony Goodman, ANC 6C-06

BOARD OF ZONING ADJUSTMENT
District of Columbia
CASE NO. 18291
EXHIBIT NO. 46

RECEIVED
D.C. OFFICE OF ZONING
2014 MAR 25 PM 2:58

AFFIDAVIT OF JAMES McCRAY, DEACON AND TRUSTEE OF MOUNT OLIVE BAPTIST CHURCH

1. My name is James McCray. I live at 5802 Balsam Street, Capitol Heights, Maryland, 20743. I am over 18 years of age and I am competent to testify to the matters contained in this affidavit which are based on my personal knowledge.

2. I am a Deacon and Trustee of Mount Olive Baptist Church (the "Applicant" or "Mt. Olive") located at 1140 6th Street, NE Washington, DC, 20002, the applicant in Board of Zoning Adjustment ("BZA") Application No. 18291 (the "Application") and 18291-A (the "Extension Request").

3. I have recently been the person responsible for overseeing the project proposed in the Application (the "Project"), including the restoration of Mt. Olive's old church building and the establishment of a child development center within the church building.

4. Mount Olive Baptist Church received an approval of variance relief in BZA Application No. 18291, and BZA Order No. 18291 (the BZA Order") was issued in February, 2012.

5. On January 5, 2014, Mt. Olive filed an application to request a two-year extension of the BZA Order. The purpose of this affidavit is to provide testimony as to the events beyond the control of Mt. Olive which have caused a delay in the Project, necessitating the request for the two-year extension.

6. There is no substantial change in any of the material facts upon which the Board based its original approval of the Application.

Delays Due to Contractor Issues

7. As part of the Project, Mt. Olive retained BHI International as the project contractor. As a design/build contractor, BHI had full responsibility for the Project, including hiring of the architect and legal counsel, and seeking and securing funding.

8. In late 2012, after working with BHI for over a year, and believing we were close to obtaining the necessary Project financing, our legal counsel discovered that BHI was in bankruptcy and did not inform Mt. Olive of such bankruptcy. Mt. Olive's outside general counsel then advised Mt. Olive to sever ties with BHI.

9. Additionally, Mt. Olive had at this point provided a payment of $125,000 to BHI, for certain services, including Project design and pre-construction activities. This amount represented the large majority of the equity funds which Mt. Olive had accumulated to begin the Project. We believe that a portion of the $125,000 was prepaid for services which never took place, but Mt. Olive was not able to recover any of this prepaid amount from BHI, leaving the Church in financial difficulty.

10. Severing ties with BHI, and the financial harm experiences as a result, set this Project back to square one, or worse. Every consultant, including the Project architect, had been hired by BHI, and therefore it took well over a year to get the project back on track.

Delays Due to Unexpected Retirement of the Pastor

11. In May, 2013, the Church's pastor for the past eighteen (18) years, Reverend Eugene James, unexpectedly announced that he was considering retirement due to health concerns. In November, 2013, Reverend James did indeed retire and has had no role in Church business from that point forward. Reverend James was initially the leading force and visionary behind this Project, and his health concerns and eventual retirement as a result effectively held the Project in limbo for most of 2013.

12. The two situations described above had a substantial impact on the progress of Mt. Olive's search for financing and the progress of the Project in general. During this time, Mt. Olive has continued to pursue financing, but losing its contractor and its leadership were both major setbacks.

13. Mt. Olive has been dealing with Monument Bank, among other lenders, since August, 2011, in regard to this Project. Attached is a commitment letter from Monument Bank dated August 12, 2011, evidencing Mt. Olive's activities in pursuit of financing. The problems with the contractor and the unexpected retirement interrupted the loan approval process with Monument Bank.

14. Attached is a letter from Mt. Olive's outside general counsel indicating her opinion that the financial issues with the contractor caused significant delay in the Project.

Recovery

15. In October, 2013, Mt. Olive hired a specialist in acquiring financing for non-profit entities, and we now believe that we will secure financing some time in 2014. Attached to this affidavit is an email from Monument Bank representing that Monument Bank is still interested in funding this Project.

16. Also attached is a letter from Sun Trust evidencing its interest in considering the funding of this important Project.

17. Mt. Olive currently has a new general contractor in place, and the Project is back on schedule and the belief is that a building permit will be applied for some time in 2014..

I hereby swear or affirm under penalties of perjury that the foregoing statements are true.

James McCray

DISTRICT OF COLUMBIA) ss:

I, Margaret Abernethy, a Notary Public in and for the jurisdiction aforesaid do hereby certify that James McCray, who is personally well known to me, personally appeared before me in the jurisdiction aforesaid and acknowledged said instrument to be his act and deed.

WITNESS my hand and official seal this 24 day of March, 2014.

Notary Public

[Notarial Seal]

My commission expires: 9-30-2018

MARGARET ABERNETHY
NOTARY PUBLIC
EXP.
9-30-2018
DISTRICT OF COLUMBIA

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Fax (240)328-1010; 202-508-8245
pablawofc@aol.com

February 28, 2014

Board of Zoning Adjustment
441 4th Street, NW
Suite 2008
Washington, DC 2001

Re: **BZA Order No. 18291: Motion for a 2-Year Extension Mt. Olive Baptist Church**

Dear Members of the Board:

This letter is written to supplement the record in the above referenced matter.

For approximately thirty (30) years I have represented churches throughout the District. In late March, 2012, I was engaged to represent Mt. Olive Baptist Church ("Church") to, among other things, review its loan documents and contracts with the architect and general contractor regarding its real estate construction project (identified in BZA Order No. 18291).

In this regard, several extraordinary events have taken place which has adversely affected Mt. Olive's progress on this project. Most impactful was the discovery that the Church's General Contractor had filed bankruptcy and was having troublesome financial issues related to this project. Since this contractor was in charge of securing the Church' s financing, zoning counsel, the architect and other subcontractors, the removal of the contractor (based on this counsel's recommendation), set the project back many months.

Very truly yours,

Patricia A. Barnes

cc: Office of Planning, Arthur Jackson
ANC 6C
Tony Goodman, ANC 6C-06
Deacon James McCray

Monument Bank

August 12, 2011

Rev. Eugene W. James, III
Mt. Olive Baptist Church
1140 6th Street, NE
Washington, DC 20002

Re: Up to $1.100.000 loan for 1) construction, and 2) permanent financing

Dear Rev. James:

The following proposal is provided to you as an outline of the terms and conditions under which Monument Bank (the "Bank") will consider your request to finance construction of the proposed facility. **This letter is for discussion purposes only and does not constitute a commitment to lend.** This letter supersedes prior term sheet dated June 28, 2011

Borrower:	Mt. Olive Baptist Church
Purpose:	Proceeds of the loan will be used by the Borrower to fund 1) the approved costs of rehabilitation and construction of the Mt. Olive Baptist Church Youth Empowerment Center to be located at 1138 Sixth Street, NE, Washington DC. and 2) upon completion of construction and issuance of occupancy certificate, convert the loan to permanent financing.
Loan Amount:	Up to the lesser of $1,100,000.00, 60% of the "as complete" value of the church property or 90% of the total cost of the project.
Term:	The loan will mature 12 years from the date of settlement.
Structure:	For the first 15 months, the loan will be a multiple advance construction line of credit. Upon completion of construction, the loan will convert to a term loan. The first 9 months of the term loan will be a stabilization period, with payments of interest only due monthly. Following the stabilization period, the loan will become an amortizing term loan requiring monthly payments of principal and interest based on a 25 year amortization schedule. At the request of the Borrower, and provided that the loan is in good standing and there are no events of default which have occurred or are about to occur, the construction draw period can be extended for 3 months. A 25 basis point extension fee will be charged for the extension.

Repayment Terms:	Repayment under the loan will require monthly interest only payments for the first twenty four (24) months of the Loan. Following the interest only period, the loan repayment will require equal monthly principal and interest payments based on a 25 year amortization schedule.
Interest Rate:	The Interest Rate will be fixed for two years at 7.0%. At the end of year two, the rate will reset to a new five year fixed rate based on the then current 5 Year US Treasury plus 350 basis points, with a floor of 7.00%. Subsequent rate adjustments will be based on the same index, margin and floor.
Collateral:	As Collateral the Bank will require a 1st Deed of Trust, an Assignment of Leases, Rents and Profits on the property known as 1138-1140 Sixth Street, NE, Washington, DC. All construction related documents will be assigned to the Bank.
Guarantors:	None
Prepayment:	After the loan converts to the mini-permanent loan, there will be a 3% prepayment penalty during the first three years of the mini-perm loan, 2% in the fourth year of the mini-perm loan, and 1% in the fifth year of the mini-perm loan. Prepayment penalty only applied if refinanced with another financial institution. The pre-payment penalty will not apply during the construction portion of the loan.
Deposits:	Monument Bank will become the primary deposit institution for the Borrower. The Borrower agrees to maintain minimum compensation balances of $300,000 during the loan term. Cash holdings for the project will be deposited at Monument Bank.
Covenant:	Upon stabilization, minimum Debt Service Coverage Ratio of 1.20x is to be maintained.
Construction:	Prior to settlement, all plans, budgets, permits, reports, timelines, etc. related to the project are subject to satisfactory review by the Bank and/or its inspectors. Draw requests must be submitted on an AIA G702/703. Draw requests are subject to inspection by an inspector for the Bank at the expense of the Borrower.
Interest Reserve:	During construction, interest will be funded from an interest reserve within the loan.
Appraisal:	Settlement of the Loan would be subject to a satisfactory appraisal and review engaged by the Bank on an "as-is" and "as complete" basis.

Loan to Value:	Loan to Value "as complete" is not to exceed 60% and Loan to Cost is not to exceed 90% of the cost of the total project.
Loan Fee:	1.0% of the Loan Amount.
Other:	Settlement of this request is subject to approval by the Bank. Settlement must occur within thirty days of execution of a commitment letter and receipt of the required appraisal. Documentation will be satisfactory in all respects to the Bank. All expenses associated with this credit facility will be borne by the Borrower.

This proposal will expire 30 days from the date of this letter without further notice. If the terms outlined herein are acceptable to you, please return this letter to my attention, with signatures, along with a check in the amount of $5,000.00 representing an underwriting fee. If the Loan is approved substantially on the terms described herein then the fee will be credited as part of the Loan Fee whether or not settlement occurs. If the Loan is not approved, the fee will be returned less any third party charges approved by you.

If you have questions about this letter or other banking services provided by Monument Bank please call me on (301) 841-9512 or email at rarmstrong@monumentbank.com.

Sincerely,

Robert W. Armstrong
Senior Vice President

Agreed and accepted this ___ day of _____________, 2011

Borrower: Mt. Olive Baptist Church

By: ________________

Fergel Patrick Amayo
Business Banking Relationship Mgr

SunTrust Bank
300 Pennsylvania Ave SE
Washington DC, DC 20003
202-577-1801
202-548-3126
fergel.p.amayo@suntrust.com

Dear Mt. Olive Baptist Church,

Thank you for your interest in a SunTrust Bank business loan. We appreciate the opportunity to review your upcoming request and assist in servicing your company's needs. To ensure that your upcoming request is handled in the timeliest manner, please complete all forms in their entirety.

In order to the complete the processing of your loan request, the following items are needed:

SunTrust Business Online Credit Application Certification and Signatures
IRS 4506-T Form
Two Years of Business Tax Returns with all pages OR Proof of Extension & Year End Financial Statements
Copy of Driver's License
Current Interim Business Financial Statements
Schedule of Business Debt
Address and Legal Description of Property
SunTrust Religious Organization Loan Questionnaire (with Balance Sheet Section completed)
Three Years Most Recent Financial Statements or Current Budget with YTD Income and Expenses
Unincorporated: Church Minutes stating authorization to borrow
Current Circuit Court Order (VA Only)

It is important that all requested items are provided and your package is complete when returned to us, as this will prevent delays in the review process.

Additionally, depending on the type of business or product requirements, other financial or business information may be required.

If you have any questions regarding the information requested above, please refer to the attached guide for completing your business application or reach out to me directly.

Thank you for choosing SunTrust Bank.

Fergel Patrick Amayo
Business Banking Relationship Mgr

J & K McCray

From: Robert Armstrong <rarmstrong@monumentbank.com>
Sent: Friday, March 21, 2014 4:50 PM
To: James McCray (jnkmccray@verizon.net)
Subject: Mt. Olive Baptist Church Construction Financing
Attachments: Church Application-Monument Bank.xls

Mr. McCray,

It was a pleasure talking to you again yesterday and discussing your construction plans and progress that you have made with the construction project at 1138 Sixth Street. NE, Washington, DC. I wanted to reiterate that Monument Bank is interested in considering the financing of the project and look forward to working with you in reviewing your final budget and construction plans. Please forward the remainder of the information to my attention at your earliest possible convenience.

Please feel free to contact me with any questions. Thank you.

Sincerely,

Robert

Monument
Bank

Robert W. Armstrong

TEL
FAX

MONUMENTBANK.COM