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FEDERAL MAIL  
OPERATIONS CENTER

**F&M** Farmers &  
Merchants Bank  
P.O. Box 390, Piedmont, Alabama 36272  
PHONE: 256-447-9041

James C. Davis  
Vice President

2002 OCT -3 P 12:13

September 27, 2002

Federal Election Commission  
Washington, D.C. 20463

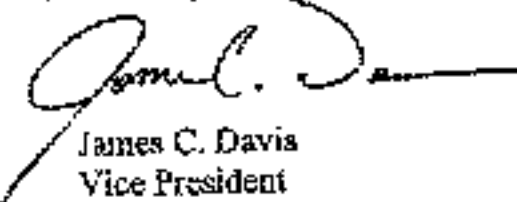
**RE: LOANS AND LINES OF CREDIT FROM LENDING INSTITUTIONS  
GERALD WILLIS FOR CONGRESS CAMPAIGN LOAN**

To Whom It May Concern:

Upon January 18, 2002, a line of credit was established for Gerald Willis for the amount of \$378,000.00. Mr. Willis made a draw for \$330,000.00 to fund his campaign for congress. The remaining amount was used to purchase a new piece of earth moving equipment.

If you have any question regarding the above referenced material feel free to call Chris Davis at (256)-447-9041. Thank you for your cooperation regarding this matter.

Sincerely,

  
James C. Davis  
Vice President

Address Change:  
~~Gerald Willis~~  
15695 Al. Hwy 9  
Piedmont, AL 36272