Appraisal Subcommittee Federal Financial Institutions Examination Council

May 17, 2002

Ms. Sylvia H. Duke Duke & Associates Realty & Appraisal 165 McKendree Church Rd. Paducah, KY 42001

Dear Ms. Duke:

Thank you for your March 25, 2002 letter that we received by fax April 28, 2002. We will file your letter in the Arkansas and Kentucky folders for review during our next on-site review of the respective States.

Thank you for your interest.

Sincerely,

Ben Henson Executive Director