



November 18, 2021

Phyllis M. Patton  
Deputy Regional Director  
Federal Deposit Insurance Corporation  
10 10<sup>th</sup> Street NE, Suite 800  
Atlanta, GA 30309

Dear Ms. Patton:

We are aware that your agency is currently reviewing the community reinvestment activities of First Bank of Alabama, Talladega and would like to submit supportive commentary regarding the bank's lending activities from our perspective. First Bank of Alabama is an active member of the Alabama Multifamily Loan Consortium (AMLC) and is fully committed to funding participation interests in our loans which provide permanent financing for low and moderate-income rental communities across the state of Alabama. Additionally, Greg Lee, EVP & Chief Credit Officer with First Bank of Alabama serves on AMLC's loan committee which analyzes and approves the underwriting of each loan.

Through ongoing contact with the bank, I'm confident they fully recognize the importance of building better communities through collaborative efforts between the private and public sector. We wish all banks in Alabama exhibited this same level of dedication relating to affordable housing lending.

If you have any questions, I'm available at 334-386-5732 or [smiller@amlc.org](mailto:smiller@amlc.org).

Best regards,

A handwritten signature in blue ink that reads "Scott Miller".

Scott Miller  
Executive Director