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To: Frank Goff

John Allen Chalk

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Mr. Frank Coff
First National Bank
Lexington, Tennessee

Dear Frank:

My mother and father told me of your mother's recent death. I deeply regretted to hear this bad news and wanted you to know of my personal sympathy and concern.

My parents hold you in special respect and appreciate you as a man first and also as a very capable banker. I want to thank you for the many times you have assisted my father in various ways over the past several years.

I offer you my deepest concern at the passing of your mother. Your entire family has been a blessing to many, many people through the years. It is rare that people of the caliber of your family are to be found giving of themselves so sacrificially to others.

Sincerely,

John Allen Chalk

JAC:lc