



COMMUNITY REINVESTMENT ASSOCIATION
of NORTH CAROLINA

May 22nd, 2008

CRA Officer
GATEWAY BANK & TRUST
112 CORPORATE DR
ELIZABETH CITY, NC 27909-7027

To Whom It May Concern:

I am writing to request your 2007 HMDA modified loan/application register data. I am sending this request to your corporate address. Please send the HMDA data for all of your lending channels.

As you may be aware, lending institutions are required to disclose HMDA data to the public upon request under section 230.5 (c) of Regulation C of the Home Mortgage Disclosure Act. The modified data must be made available by March 31st for a request made prior to March 1st, and within thirty calendar days for a request received after March 1st.

Please send me your entire HMDA report, as formatted and prepared for the FFIEC. Please include the LAR reports and the code sheets to match the HMDA data.

I would prefer if you would send those documents in a compact disc in either a Microsoft Excel or a .dat file. If you have any questions, please call me at 919.667.1557 extension 31. Alternatively, you can send me an email at adam@cra-nc.org.

If you would prefer to send the documents electronically, I can accept attachments at this address. Otherwise, send the compact disc to our P.O. Box.

Thank you for your attention.

Sincerely,

Adam Rust
Research Director