



COMMUNITY REINVESTMENT ASSOCIATION
of NORTH CAROLINA

April 1, 2005

James Hinton, Jr.
Community Reinvestment Officer
Gateway Bank And Trust
P.O. Box 1908
Elizabeth City, NC 17906-1908

Dear Sir:

I am writing to request your 2004 HMDA modified loan/application register data.

As you may be aware, this year banks 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 1.

Please send the data for all of the metropolitan areas in North Carolina:

- 0480 Asheville
- 1520 Charlotte –Gastonia – Rock Hill
- 2560 Fayetteville
- 2980 Goldsboro
- 3120 Greenville
- 3290 Hickory – Morganton – Lenoir, NC
- 3605 Jacksonville, NC
- 5720 Norfolk – Virginia Beach – Newport News
- 6640 Raleigh-Durham-Chapel Hill NC
- 6895 Rocky Mount
- 9200 Wilmington
- NA/NA

Also, please include the aggregated totals for all loans in North Carolina.
Please send me your entire HMDA report, as formatted and prepared for the FFIEC.
Please include the LAR reports and the codesheets to match the HMDA data.

Send those documents in an electronic format. I prefer an excel spreadsheet, burned to a compact disc.

Please file our request in the Community Reinvestment Act folder. Thanks for your help.

Sincerely,

A handwritten signature in black ink, appearing to read "Adam M. Rust". The signature is fluid and cursive, with a long, sweeping flourish at the end.

Adam Rust
Research Director