



A.S. Pratt & Sons

Dear Valued Customer:

Enclosed is your latest update to *Banking and Lending Institution Forms*. This update revises or adds information to the following forms:

- Sample Local Rules on Financing
- Sample Financing Orders
- Lending Against Oil and Gas Reserves
- Intercreditor Agreements and Participations
- Bank as Custodian or Investment Manager
- Financial Services

Your comments are welcome. Let me know what you think about *Banking and Lending Institution Forms*. How has it helped you? How can we improve it? To submit such comments or if you have any questions would like information on additional A.S. Pratt products, please call 1-800-572-2797, or write the editor directly at jim.baker@sheshunoff.com. I also invite you to visit our Web sites at www.sheshunoff.com or www.aspratt.com.

Yours truly,

Jim Baker
Editor