



July 10, 2025

Sherri W. Brown  
Deputy Regional Director  
Federal Deposit Insurance Corporation  
10 10<sup>th</sup> Street NE, Suite 900  
Atlanta, GA 30309

Dear Ms. Brown:

We are aware that your agency is currently reviewing the community reinvestment activities of HNB First Bank located in Headland, Alabama and would like to submit supportive commentary regarding the bank's lending activities from our perspective. HNB First Bank is a new 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 and Southeast region. Additionally, Dwight Gamble, President & CEO of HNB First Bank is currently serving as Board of Director Chairman for AMLC.

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 black ink that reads "Scott Miller".

Scott Miller  
Executive Director

**There were no written comments from the public regarding HNB First Bank's CRA performance in 2022, 2023, 2024, 2025. We have also not received any as of March 2026.**