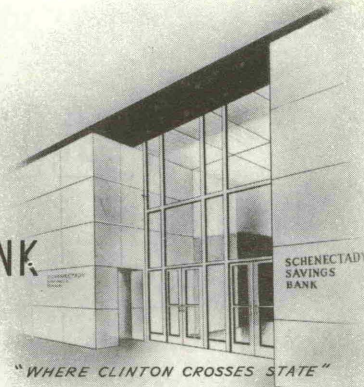


The SCHENECTADY SAVINGS BANK
Chartered 1834
SCHENECTADY NEW YORK



August 23, 1955

Mr. Howard Tracy Hall
c/o E. F. Langford
3292 Orchard Avenue
Ogden, Utah

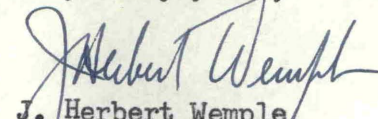
Re: Mortgage No. 16315
Cor. Vley Rd. & Gaylor St.
Ruth N. Waltermire

Dear Mr. Tracy:

Enclosed is our check No. 52530 in the amount of \$1,791.20 payable to your order in connection with the mortgage on the above property.

Also enclosed is your insurance policy covering this property.

Very truly yours,


J. Herbert Wemple
Assistant Treasurer

JHW:mc
Enc.

AIR MAIL