

Received: from e3000b.state.ms.us
by governor.state.ms.us; Fri, 01 Mar 2002 08:31:02 -0600
Received: from mailr.state.ms.us (mailr.state.ms.us [192.42.4.200])
by e3000b.state.ms.us (8.10.0/8.10.0) with SMTP id g21Eeh214501
for <governor@governor.state.ms.us>; Fri, 1 Mar 2002 08:40:43 -0600 (CST)
Received: from be-mail.hosting.bellsouth.net (be-mail.hosting.bellsouth.net [207.203.120.200])
by mailr.state.ms.us (8.10.0/8.10.0) with ESMTTP id g21ESZ523827
for <governor@governor.state.ms.us>; Fri, 1 Mar 2002 08:28:35 -0600 (CST)
Received: from dmoore ([208.62.119.162]) by be-mail.hosting.bellsouth.net
(Post.Office MTA v3.5.3 release 223 ID# 0-52534L100S0V35)
with SMTP id net for <governor@governor.state.ms.us>;
Fri, 1 Mar 2002 09:40:37 -0500
Message-ID: <000801c1c0fc\$c21c2300\$323810ac@dmoore>
From: "Danny Moore" <dmoore@firststatebnk.com>
To: <governor@governor.state.ms.us>
Subject:
Date: Fri, 1 Mar 2002 02:40:35 -0600
MIME-Version: 1.0
Content-Type: multipart/alternative;
boundary="-----_NextPart_000_0005_01C1C0CA.76D9DA40"
X-Priority: 3
X-MSMail-Priority: Normal
X-Mailer: Microsoft Outlook Express 5.00.2314.1300
X-MimeOLE: Produced By Microsoft MimeOLE V5.00.2314.1300

This is a multi-part message in MIME format.

-----_NextPart_000_0005_01C1C0CA.76D9DA40
Content-Type: text/plain;
charset="iso-8859-1"
Content-Transfer-Encoding: quoted-printable

March 1, 2002

Honorable Ronnie Musgrove

As a banker with 25 years of experience, it was certainly hoped that you =
would see the great need of signing HB1646. As you stated, there is a =
real need for such a law in our GREAT State. You reasoned that HB 1646 =
would allow unlawful, harmful conduct by some loan companies engaged in =
fraudulent and deceptive practices to go unpunished. These companies =
have existed in the past and most likely still exist today. The statues =
we curently have has not and will not deterred this type of company. =
They operate with a total disregard of the law and this bill would not =
have an impact on deterring or incouraging them.=20

The State of Mississippi has more than its share of misconceptins to =
deal with on a daily basis. The preception that we award unreasonable =
tort rewards is one that we can do something about. =20

As a banker, I am not fully aware of what you can do at this stage of =
HB1646, but if there is a way for you to reconsider your veto please do =
so. If there is nothing you can do at this time, please work with Lt. =
Gov. Amy Tuck and House Speaker Tim Ford to address the changes you feel =
are needed to get this bill turned into law this year. We do not need =
to wait another year for this reform.

Bankers, as a group, appreciate the support you have provided in the =
past, but we are not happy with your veto. Give us some help in this =
vital area.

Sincerely,
Danny J. Moore
Vice President
First State Bank

-----=_NextPart_000_0005_01C1C0CA.76D9DA40
Content-Type: text/html;
charset="iso-8859-1"
Content-Transfer-Encoding: quoted-printable

```
<!DOCTYPE HTML PUBLIC "-//W3C//DTD HTML 4.0 Transitional//EN">
<HTML><HEAD>
<META content=3D"text/html; charset=3Diso-8859-1" =
http-equiv=3DContent-Type>
<META content=3D"MSHTML 5.00.2314.1000" name=3DGENERATOR>
<STYLE></STYLE>
</HEAD>
<BODY bgColor=3D#ffffff>
<DIV><FONT face=3DArial size=3D2>March 1, 2002</FONT></DIV>
<DIV>&nbsp;</DIV>
<DIV><FONT face=3DArial size=3D2>Honorable Ronnie Musgrove</FONT></DIV>
<DIV>&nbsp;</DIV>
<DIV><FONT face=3DArial size=3D2>As a banker&nbsp;with 25 years of =
experience, it=20
was certainly hoped that you would see the great need of signing =
HB1646.&nbsp;=20
As you stated, there is a real need for such a&nbsp;law in our GREAT=20
State.&nbsp; You&nbsp;reasoned that HB 1646&nbsp;would allow=20
unlawful,&nbsp;harmful conduct by some loan companies engaged in =
fraudulent and=20
deceptive practices to go unpunished.&nbsp; These companies have existed =
in the=20
past and most likely still exist today.&nbsp; The statues we curently =
have has=20
not and will not deterred this type of company.&nbsp; They operate with =
a total=20
disregard of the law and this bill would not have an impact on deterring =
or=20
incouraging them. </FONT></DIV>
<DIV>&nbsp;</DIV>
<DIV><FONT face=3DArial size=3D2>The State of Mississippi has more than =
its share of=20
misconceptins to deal with on a daily basis.&nbsp; The preception that =
we award=20
unreasonable&nbsp;tort rewards is one that we can do something=20
about.&nbsp;&nbsp;</FONT></DIV>
<DIV><FONT face=3DArial size=3D2></FONT>&nbsp;</DIV>
<DIV><FONT face=3DArial size=3D2>As a banker, I am not fully aware =
of&nbsp;what you=20
can do at this stage of HB1646, but if there is a way&nbsp;for you to =
reconsider=20
your veto please do so.&nbsp; If&nbsp;there is nothing you can do at =
this time,=20
please work&nbsp;with Lt. Gov. Amy Tuck and House Speaker Tim Ford to =
address=20
the changes you feel are needed to&nbsp;get this&nbsp;bill turned into =
law this=20
year.&nbsp; We do not need to wait another year for this =
reform.</FONT></DIV>
<DIV>&nbsp;</DIV>
<DIV><FONT face=3DArial size=3D2>Bankers, as a group, appreciate the=20
support&nbsp;you have provided in the&nbsp;past, but we are&nbsp;not =
happy with=20
your&nbsp;veto.&nbsp; Give us some help in this vital area.</FONT></DIV>
<DIV>&nbsp;</DIV>
<DIV><FONT face=3DArial size=3D2>Sincerely,</FONT></DIV>
<DIV><FONT face=3DArial size=3D2>Danny J. Moore</FONT></DIV>
```

<DIV>Vice President</DIV>
<DIV>First State Bank</DIV>
<DIV>Gateway Branch</DIV>
<DIV>Lucedale</DIV>
<DIV> </DIV></BODY></HTML>

-----=_NextPart_000_0005_01C1C0CA.76D9DA40--