



9615 Old Hwy. 43 • Creola, AL 36525 • [www.alabamacentral.org](http://www.alabamacentral.org)  
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March 27, 2008

To Whom It May Concern:

Alabama Central Credit Union worked with Mr. Phillip Owens on our credit union facility in Creola, Alabama. His company, Phillip N. Owens & Associates, LLC, provided both the design and the construction management services on the facility which was constructed in 2001. The building consists of approximately 4,000 square feet.

We are pleased with the facility, the services provided by Mr. Owens' company, and would certainly recommend them on other similar projects.

Sincerely,

A handwritten signature in black ink that reads 'Phyllis W. Nall'.

Phyllis W. Nall  
Creola Branch, Manager

Share the Rewards