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September 20, 2007

Ms. Mary Rupp
Secretary of the Board
National Credit Union
Administration
1775 Duke Street
Alexandria, VA 22314-3428

Re: Proposed Illustration of Consumer Information for Suprime Mortgage Lending

Dear Ms. Rupp,

We have reviewed the Federal Register, Volume 72, #156 regarding illustrations of consumer information for suprime lending.

The illustrations provide an excellent educational benefit to the consumer indicating the possible payment escalation that could occur with an adjustable rate mortgage product.

We support the illustrations and believe these illustrations will provide important information to the consumer relative to the potential effects of adjustable rate mortgages.

Sincerely,

Frank E. Berrish
Frank E. Berrish
President/CEO

I:/FEB/Agencies/to

