

From: "David Romer" <dromer@sthenrybank.com> on 08/24/2007 03:30:04 PM

Subject: Subprime lending illustrations

To Whom It May Concern:

I would like to see a change in the headers of Vol. 72, No. 156 Illustration 1 from will to may in each bullet point. This seems to be way too much of a generalization. We offer many ARM products which do not include any of the items mentioned in this illustration.

Sincerely,

David J. Romer
President
The St. Henry Bank

Large enough to serve you... Small enough to know you