

Satterfield, Kevin

From: ekranawetter@fnbava.com
Sent: Tuesday, August 14, 2007 2:37 PM
To: Regs.Comments
Subject: OCC Docket ID-2007-0013

Agency----OCC Docket ID # OCC-2007-0013

RE: Proposed Illustrations of Consumer Information
for Subprime Mortgage Lending

Rather than create a new disclosure form, I highly recommend that you combine this new Sub Prime form with the existing Early Arm Disclosure.

Both disclosures pertain to ARM'S.

It would be more efficient and save paper.

Thank YOu,

Earl R. Kranawetter
President
First National Bank of Ava

8/15/2007