



November 29, 2007

Regulator Comments
Chief Counsel's Office
Office of Thrift Supervision
1700 G street NW
Washington DC 20552

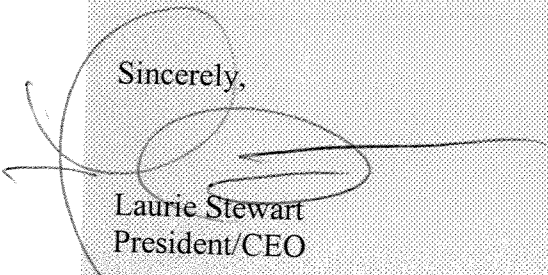
Attention: OTS-2007-00233

We are very much in favor of the proposed call report change. The proposed revision will enhance our ability to compare our institution with the commercial banks with we compete. In addition our data processing service providers can track data for a universal call report rather than maintaining experts in the TFR and Call report arenas.

I believe the change also benefits the public as it provides a more comprehensive resource for comparable data for financial institutions serving a specific market place. Given the universal use of the term "bank" it is difficult for individuals to recognize the difference between a thrift and bank charter. In the interest of increased transparency a universal reporting format for thrifts and banks is a positive regulatory change.

Thank you for the opportunity to comment

Sincerely,



Laurie Stewart
President/CEO

LLS/sb

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