From: Greg Mueller [banccor@i1.net]

Sent: Tuesday, November 13, 2007 8:29 PM

To: CallReport,

Subject: TFR to Call Report

This would be a welcomed change. However, because of commercial vs residential lending limitations in certain categories of loans, and because of unitary vs multi- thrift activity restrictions, I believe an addendum to the traditional Call Report may be warranted, at least as an interim conversion tool. The addendum would be focused on unique thrift activities and supervisory guidelines vs Banks supervisory guidelines.

Respectfully, Gregory J Mueller.