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December 11, 2007

Office of Thrift Supervision
Attention: Call Conversion
1700 G Street NW
Washington, DC 20552

Dear Sir:

Several weeks ago, we received a letter concerning a possible conversion to a Call Report.

We are a small savings bank with assets of \$35,000,000.00 and have 8 full time employees and one part time. Converting to the Call Report would put a great hardship on us. It would also be costly in that we may have to have some new programs and reports developed by our software providers, Harland Financial. I have been responsible for doing the thrift report for the last 30 years here at Home Savings Bank and feel fairly competent in completing the report as it is written now.

Thank you for considering our situation in this matter.

Sincerely,

A handwritten signature in cursive script that reads "Rose Marie Verslues".

Rose Marie Verslues
Asst. Secretary & Comptroller