



January 9, 2008

Regulation Comments
Chief Counsel's Office
Office of Thrift Supervision
1700 G Street, NW
Washington, DC 20552

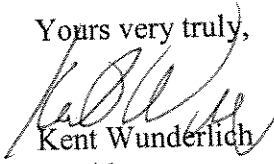
RE: OTS- 2007-0023

Ladies and Gentlemen:

We see no major problem with converting to the Consolidated Reports of Condition and Income (Call Report). It would be helpful to provide a document comparing the Thrift Report and Call Report so that we may easily adapt to the new format. I second the thought that we should drop the Consolidated Maturity Rate (CMR) data, as its preparation is time consuming and not beneficial for our institution.

We support your move to the Call Report and thank you for the opportunity to make this comment.

Yours very truly,


Kent Wunderlich
President

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Financial Federal Savings Bank
6305 Humphreys Blvd. Suite 100
Memphis, TN 38120-2300
901-756-2848
Member: FDIC