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March 31, 2003

Information Collection Comments  
Chief Counsel's Office  
Office of Thrift Supervision  
1700 G Street N. W.  
Washington, DC 20552

To Whom It May Concern:

I am writing to express concern with the proposed filing deadlines for the TFR and CMR beginning in 2004. First Trust Bank for Savings is a community bank with a small staff responsible for multiple functions that occur at the same time. Our staff of three is responsible for closing the bank's general ledger accurately, preparing Board reports, preparing the TFR and CMR, preparing FHLB certifications, and many other duties. I believe that the shorter deadlines will be extremely difficult to meet and that the accuracy of the reports will be hindered.

I hope that you will reconsider changing the proposed filing deadlines. I appreciate the opportunity to express my opinion on this issue.

Sincerely,

Shelley Carroll  
Accounting Manager/AVP