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March 21, 2003

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

Re: Proposed Revisions to TRF - OMB #1550-0023

To Whom It May Concern:

This letter is in response to your request for comments for the proposed changes to the TFR and CMR for March 2004, specifically the change to shorten the filing due dates.

We feel that shortening the deadline will create a significant burden to most institutions. This shorten deadline would create a rush to complete the necessary schedules devoted to the preparation and reconciliation of accounts needed for preparation of the TFR and CMR and this may impact the quality of these reports, possibly resulting in more amended filings.

Your consideration in this matter is greatly appreciated.

Sincerely,

Carol A. Ramey
Vice President/Controller



WSS-047

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