

MAR 24 2011

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March 14, 2011

Congressman Elijah E. Cummings  
2157 Rayburn House Office Building  
Washington, DC 20515-6143

Dear Congressman Cummings,

We received your letter of February 25, 2011. The issues that you reference in your letter are currently the subject of various regulatory exams. We think it would be best for all concerned if we waited until after the results of the exams are known.

In the meantime, you may have one of your staff call the undersigned for further information.

Regards,

A handwritten signature in black ink that reads "Ray Fortin". The signature is stylized with a long horizontal line extending to the right.

Raymond D. Fortin