

**From:** "Greg Shook" <gshook@essexsavings.com> on 04/04/2007 09:50:02 AM

**Subject:** Examination Cycle for Depository Institutions

**Expanded Examination Cycle for Certain**

**Small Insured Depository Institutions and**

**U.S. Branches and Agencies of Foreign Banks**

**12 CFR Part 4**

“OCC” as the agency name and “Docket

ID-OCC-2007-0007”

We concur with the proposal.

Gregory R. Shook

President & CEO