

-----Original Message-----

From: Rachel Forcier [<mailto:rforcier@stmarysbank.com>]

Sent: Friday, March 24, 2006 10:32 AM

To: Comments

Subject: FW: Amendment to AHP Regulation

> To whom it may concern,

>

> Per your request, we are sending our feedback in response to the Amendment to AHP Regulation. We currently do not lend outside of NH, so those particular changes do not effect us at this time. We love the fact that the EBP funds are now pooled together verses the individual lending institution allotment. We are pleased with the changes and look forward to working with your company.

>

> Rachel Forcier

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> Mortgage Operations

> St Mary's Bank

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