

March 21 1987

Mr. Hayne Kaplan

Bureau of Competition, RM. 303
Washington, D.C. 20580

Re: [REDACTED]

Dear Mr. Kaplan:

As you will recall, we spoke late Friday afternoon, March 27, 1987, concerning the above-referenced federal stock saving bank. The question which I posed to you concerned whether or not a pre-merger notification filing is necessary with the Federal Trade Commission and the United States Department of Justice under the Hart-Scott-Rodino Antitrust Improvements Act of 1976 (Sec. 7A of the Clayton Act), 15 U.S.C. Sec. 18A (the "Act"), when the

subsidiary. The parent company is [REDACTED]

[REDACTED] has requested that I confirm my discussion with you in writing and have you return my letter acknowledging the conclusion reached from our discussion. Accordingly, I most respectfully request that you date and execute this letter at the end and return it to me by Federal Express at your earliest possible convenience if you are in agreement that this letter

