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Attached please find a near-final draft of written testimony for the Senate Banking Committee hearing at which Harvey Pitt will testify on Thursday morning. Because this testimony addresses a number of issues that we have discussed recently and mentions the President's 10 point plan, we thought that you might be interested in seeing it in advance of Thursday. We intend to send the final version of this testimony to the Banking Committee tomorrow morning. Please feel free to share this draft with Josh Bolton, Glen Hubbard and Larry Lindsey, if you would like. I did not have direct e-mail addresses for them.

If you have any questions, please do not hesitate to call me.

Regards, Consuelo J. Hitchcock U.S. Securities and Exchange Commission hitchcockc@sec.gov (202) 942-0109

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