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Via Facsimile Number (202) 452-3819

Jennifer J. Johnson, Secretary  
Board of Governors of the Federal Reserve  
20<sup>th</sup> Street and Constitution Avenue, N.W.  
Washington, D.C. 20551

**Re: Docket No. R-1187**

To whom it may concern:

It is essential that the model form promulgated in conjunction with Section 217 provide clear and concise language allowing financial institutions to notify consumers when negative information has been provided. This further enhances the safe harbor provisions associated with this section of the FACT Act. However, such form should not be so concise as to border on the side of vagueness.

It would appear that the proposed form has successfully struck a balance by providing the pertinent information and allowing for flexibility regarding when the notice is sent and the type of negative information furnished. I believe that such a form is both beneficial to financial institutions and to the intent of the Act itself.

Sincerely,

/s/Christe' R. Harris-Leech  
General Counsel  
BancorpSouth Bank