

**From:** [sonny\\_lulla@mac.com](mailto:sonny_lulla@mac.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 4:17:42 PM

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Rahul Lulla  
8 Oak Knoll Terrace  
Pasadena, CA 91106  
E-Mail: [sonny\\_lulla@mac.com](mailto:sonny_lulla@mac.com)

Subject: OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
Rahul Lulla

**From:** [Kevin Stein](#)  
**To:** [Hartlage, Andrew W \(Board\)](#)  
**Cc:** [Nguyen, Bao \(Board\)](#); [Cohen, Adam J \(Board\)](#); [WE Licensing](#); [Finnegan, David](#); [NY Banksup Applications Comments](#); [Bae, Philip](#)  
**Subject:** Re: CRC's 4th comment letter re CIT and OWB  
**Date:** Tuesday, January 06, 2015 8:22:44 PM  
**Attachments:** [CRC 4th Comment Letter Re OWB CIT w attachments 1.6.15.pdf](#)

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Please find attached CRC's 4th comment letter in opposition to CIT and OWB. We are calling for public hearings, an extension of the comment period, and that the merger not be approved in its current form.

Thanks

Kevin

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Kevin Stein  
California Reinvestment Coalition  
415-864-3980  
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Follow us on Twitter: CalReinvest  
Join Our FaceBook Page: California Reinvestment Coalition



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CALIFORNIA REINVESTMENT COALITION

January 5, 2015

Janet Yellen  
Chair  
Federal Reserve Board of Governors

Thomas Curry  
Comptroller  
Office of the Comptroller of the Currency

Martin Gruenberg  
Chair  
Federal Deposit Insurance Corporation

Mel Watt  
Director  
Federal Housing Finance Agency

Richard Cordray  
Director  
Consumer Financial Protection Bureau

Julian Castro  
Secretary  
Dept. of Housing and Urban Development

Re: *CRC's 4th comment letter: Continuing opposition to CIT Group application to acquire IMB and OneWest Bank and to merge OneWest and CIT Bank, request for extension of the comment period, request for public hearings*

Dear Chairs Yellen and Gruenberg, Directors Watt and Cordray, Comptroller Curry, and Secretary Castro,

The California Reinvestment Coalition writes this fourth comment letter expressing our continuing opposition to the proposed acquisition of IMB and OneWest Bank (OWB) by CIT Group. OneWest has not met, and will not meet, community credit needs, and the applicants have not established that this merger will provide a public benefit.

This letter is written to provide additional information for the public record and to inform the deliberations of the FRB and OCC, to suggest that public hearings are warranted, and to raise continuing concerns about the negative impact of OneWest Bank on California communities.

The California Reinvestment Coalition (CRC), based in San Francisco, is a non-profit membership organization of community based non-profit organizations and public agencies across the state of California. We work with community-based organizations to promote the economic revitalization of California's low-income communities and communities of color through access to equitable and low cost financial services. CRC promotes increased access to credit for affordable housing and community economic development, and to financial services for these communities.



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Regulators must extend the comment period.

There are still many unanswered questions regarding this merger and these institutions. In prior letters, we have identified a number of open questions about OneWest and CIT's impact on communities, their failure to meet community credit needs, and their failure to demonstrate that this merger will provide a public benefit, as required. Nearly all of these questions remain.

In addition, HUD has yet to provide a formal response to our FOIA request, submitted on November 19, 2014. Further, HUD has initially denied our fee waiver request, suggesting our nonprofit organization may have a commercial interest in requesting this information. The FDIC made a similar initial determination before granting CRC a fee waiver. CRC has always received fee waivers in our public document requests.

In light of growing concern about OWB's Financial Freedom (FF) affiliate and its HECM reverse mortgage servicing, CRC filed a FOIA request with HUD seeking documents relating to complaints that may have been filed against Financial Freedom, any HUD policies designed to address court decisions challenging the legality of its policies allowing foreclosures on non-borrower spouses, the number of existing borrowers for whom the non-borrower spouse issue may be relevant, and the number of HECM foreclosures of borrowers, non-borrower spouses, and heirs processed by OWB and FF in California and the nation. CRC sought expedited review of this request so as not to unduly delay the processing of this application, but this request was denied by HUD. The FRB and the OCC should not make any decisions on this merger without this information being made part of the public record, subject to public scrutiny, and part of their deliberations. CRC will review, analyze and comment on any reply, as appropriate.

Additional time is necessary to develop factual information and analysis that is necessary for a full and proper consideration of the issues raised by this application. An extension of the comment period is warranted.

Regulators must hold public hearings.

**Public hearings are necessary.** Hearings are necessary because written statements are not sufficient (many OWB and FF borrowers and community groups are just now finding out about the merger), there is strong opposition to the merger, there has been limited ability of interested members of the public to meaningfully offer comments, and a hearing will benefit the decision making process and would be in the public interest.



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**Strong interest in and opposition to the merger.** CRC is aware of a large number of commenters on this merger application, with approximately 100 groups and individuals opposing the merger<sup>1</sup>, and we believe this may represent the largest merger protest since the Capital One merger, for which the regulators decided to hold public hearings. We also believe that comments will continue to come in to the regulators as more people learn about the merger and consider the harm caused by OWB, the public subsidy involved and the lack of public benefit to be derived from this merger. A number of groups and individuals have contacted CRC with interest in and concern about this merger, but only after seeing the merger reported in the media. Many of these individuals, including OneWest mortgage borrowers, and Financial Freedom reverse mortgage borrowers and surviving spouses and heirs, do not have the capacity to scrutinize regulatory websites and legal notices in order to comment during the very narrow window allotted by the current CRA and bank merger regulations. Public hearings are the only meaningful way to allow the public to offer important testimony that will inform the decision making process.

**Letters of support? Freely given?** CRC reiterates concerns about those listed in “support” of the merger. We note that some of the letters are written in support of the merger, and others are merely written only in support of the bank. In fact, the vast majority of letters appear to come from organizations also listed as OWB grantees. CRC is glad if certain nonprofits are pleased with OWB’s support of their efforts. At the same time, we are concerned if grantees are asked to write letters of support for a merger concurrently with or after being offered a grant, and therefore might feel pressure or obligated to support a merger or bank. We are particularly concerned if bank funds are used as a quid pro quo for support of the bank and its merger. We urge the regulators to investigate whether nonprofit support for the bank or this merger was freely given, whether grants and partnerships were offered by OneWest beginning from the time the merger was first announced and public opposition was registered, and whether any grants or financial support are being offered or contracted to groups with the expectation that nonprofit groups will then support the merger. The regulators should ensure that the bank and its foundation are not improperly linking funding decisions to regulatory support in a manner that may violate federal IRS rules. This is an industry issue, not just an OWB issue.

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<sup>1</sup> See list of additional petition signatories attached to this letter



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This merger provides no public benefit:

- **This merger is the poster child for income inequality.** Some of the richest men in America<sup>2</sup> (including 3 in the top 40) will earn billions, the Bank's CEO will earn approximately \$22 million over 3 years, the OneWest Board Chair will earn approximately \$4.5 million per year for part time work while he continues to run his hedge fund, and at least one other bank employee will earn approximately \$4.5 million per year if the FRB and the OCC approve this merger. All the while, both institutions have received unprecedented public subsidies, and OneWest has had one of the worst CRA records of any major bank in California.
- **Over \$2 billion in FDIC loss share payments to OneWest and, if the merger is approved, to CIT.** In response to CRC's FOIA request, we discovered that the FDIC has paid OneWest over \$1 billion under the loss share agreement, and that the FDIC may yet pay roughly \$1.4 billion more to OWB or, if the merger is approved by the OCC and FRB, to CIT. Loss share should be a factor in determining whether the merger provides a public benefit. Despite assurances at a community meeting hosted by OWB that they were eager to answer any and all questions, OWB subsequently refused to answer our questions about the loss share. We now know why.
- **Failure to repay \$2.3 billion in TARP.** CIT took \$2.3 billion in TARP funds, promising to help small businesses. In fact, CIT soon thereafter declared bankruptcy, wiping out its obligation to repay the taxpayers \$2.3 billion, and after having made very few loans to small businesses as promised. In fact, CIT SBA lending dropped dramatically from 1,200 loans in 2008 to 142 loans in fiscal year 2009.<sup>3</sup>
- **Boasting about paying less in taxes.** CIT CEO Thain has been telling investors that CIT will use the profits generated from this merger to *lower* CIT's federal tax burden. Will it eliminate the proposed Bank's tax liability altogether?
- **Not another Too Big to Fail Bank.** The regulators should not allow the creation of the latest Too Big To Fail bank through a merger which promises to immediately enrich OneWest billionaire investors, prematurely pay dividends to shareholders, lower federal tax payments perhaps significantly, allow for another \$1 billion plus in loss share payments from the FDIC, yet offer only a weak plan for meeting community needs while foreclosures continue unabated.

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<sup>2</sup> See Forbes 400 list, at <http://www.forbes.com/forbes-400/list/2/#tab:overall>.

<sup>3</sup> "CIT's Long Goodbye," CNN, at [http://money.cnn.com/2009/11/03/smallbusiness/cit\\_bankruptcy\\_ripple\\_effects/](http://money.cnn.com/2009/11/03/smallbusiness/cit_bankruptcy_ripple_effects/)



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These institutions do not, and will not, meet convenience and needs. OneWest's track record here is abysmal:

- **Foreclosing on California households.** OneWest and Financial Freedom have foreclosed on thousands of California households. We estimate that since OWB investors took over the bank, OWB has foreclosed on over 35,000 California households, and its reverse mortgage servicer Financial Freedom has foreclosed on over 2,000 seniors, widows, and heirs.
- **Foreclosing on senior and widows and orphans.** Financial Freedom continues to foreclose on widows of deceased reverse mortgage borrowers despite recent court cases that question the legality of that process. This is an issue of Congressional concern, as evidenced by the recent letter from Congressional Democrats to HUD,<sup>4</sup> and regulatory concern, as CFPB, Treasury, Fannie and Freddie have addressed the “widows and orphans” issue in the forward mortgage context. The issue is perhaps even more compelling in the reverse mortgage context, and Financial Freedom must cease inflicting further misery on families grieving the loss of a loved one.
- **Flouting California's Homeowner Bill of Rights.** OneWest has put forth the dubious and harmful argument that OneWest foreclosures are not subject to our state's hard fought, landmark Homeowner Bill of Rights if the loan it's foreclosing on was originated by a federally chartered thrift.<sup>5</sup> This argument is an affront to California families harmed by OneWest's illegal foreclosure practices, as well as groups throughout California who have worked hard to put in place these important consumer protections for homeowners.
- **Among the worst servicers.** As noted in prior comment letters, in several of our surveys of California housing counselors, OneWest has ranked among the worst servicers for keeping homeowners in their homes. OWB ranked as the worst servicer in 2010. In 2012 95% of responding counselors rated OWB as a “terrible” servicer, while OWB was voted second worst servicer that year. Additionally, over 450 complaints against OWB have been filed with the CFPB, with the bulk of these complaints relating to mortgage and loan modification problems.
- **Regulatory consent order cites abuses.** As noted previously, OneWest's regulator cited it for a series of foreclosure abuses. Specifically, the OTS found it engaged in numerous abuses, including filing affidavits that were not based on personal knowledge or review of relevant records, filing affidavits that were not properly notarized, initiating foreclosures without ensuring that promissory notes and mortgage documents were

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<sup>4</sup> “House Democrats Call for Expanded Reverse Mortgage Protections,” National Mortgage News, December 23, 2014, at <http://www.nationalmortgagenews.com/news/distressed/house-democrats-call-for-expanded-reverse-mortgage-protections-1043431-1.html>

<sup>5</sup> Darwin Bond Graham, “Saving the Homeowner Bill of Rights,” East Bay Express, November 26, 2014, at <http://www.eastbayexpress.com/oakland/saving-the-homeowner-bill-of-rights/Content?oid=4132390>



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properly endorsed or assigned, failing to devote adequate staff and resources to ensure proper administration of foreclosure processes, and failing to adequately oversee third party agents who are processing foreclosures.<sup>6</sup> The regulators must assure the public that OneWest is complying with the consent order.

- **Postponing embarrassing foreclosures.** It was recently reported that Financial Freedom was set to foreclose on 103 year old Texas grandmother Myrtle Lewis, who was sold a reverse mortgage when she was 92. After media coverage, the Bank backed off (see article attached). Similarly Janice Cooper, a 73-year old widow with disabilities was slated for foreclosure from her Southern California home before an article about her appeared in the American Banker, at which point, Financial Freedom postponed the sale. And OneWest was scheduled to foreclose on Teena Colebrook of San Luis Obispo on *Christmas Eve* before that case was brought to light. Ms. Colebrook may have been initially improperly advised by OneWest to go into default. Will these three consumers get permanent help, or only temporary relief from OWB and FF until media attention dies down or the regulators approve of this merger? To the extent these foreclosures were improper, would OWB and FF not only have taken these homes improperly, would they have also improperly billed the FDIC under the loss share for the “cost” of these improper foreclosures? Would the FDIC’s due diligence process for monitoring compliance with the loss share agreement have flagged these cases, or merely processed payments to OWB for the losses to OneWest from these possibly improper foreclosures? How many cases like these have there been over the years where OWB and FF improperly foreclosed on families, and then improperly billed the FDIC under the loss share agreement? Does the FDIC truly have processes in place to effectively screen out improper foreclosures from claims submitted by OneWest?
- **CRA performance below other banks, larger and smaller.** Overall, we estimate the proposed CITBNA is committing just over 4% of its deposits for CRA activity every year, which puts the proposed CITBNA at 10th or 11th worst out of 12 institutions CRC analyzes. This is not a commitment commensurate with the size of the proposed institution. By contrast, Banc of California, an institution roughly 1/10<sup>th</sup> the size of the proposed CITBNA, committed to reinvest at least 20% of its deposits annually to California communities.
- **CRA Plan not worthy of Outstanding, even if CITBNA performs.** Despite OWB receiving a mere Satisfactory rating in its last CRA exam (with a Low Satisfactory for the Investment Test), Applicant maintains it will strive for an Outstanding CRA rating. But CRC’s analysis suggests that CITBNA’s plan would not warrant an outstanding rating, even if it met all of the goals in the plan. The Applicant’s Plan still keeps it as one of the worst supporters of housing, economic and community development of all banks in

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<sup>6</sup> In the Matter of OneWest Bank, FSB. Consent Order. Office of Thrift Supervision, April 13, 2011.



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California analyzed by CRC. The Plan does not commit the bank to any annual levels of community investments or lending, only for investments and loans in portfolio. The Bank has not yet made specific commitments to supplier diversity.

- **OWB did not meet the goals for its last, secret CRA Plan.** The Bank's pre-existing CRA Strategic Plan called for annual lending and investment goals, something that CRC also encourages, but that OWB told us it does not do. The Strategic Plan set goals for multifamily lending, which CRC also encourages, but which OWB told us it does not do. The Strategic Plan also called for OWB to originate 45% to 50% of small business loans to businesses with less than \$1 million in revenue, as CRC encourages, but OWB does not do. In certain respects, OWB has made commitments in its proposed new CRA Plan that actually call for the Bank to do LESS than what it committed to do in its "CRA Strategic Plan" (which was only made available through a FOIA request by Inner City Press). For example, the Bank committed to \$184 million in investments as part of its CRA Strategic Plan, which is higher than the roughly \$162 million OWB committed to in its current Community Reinvestment Act Plan.
- **CEO committed more at another bank.** Joseph Otting, as an executive at another financial institution, agreed to a level of contributions (as a % of deposits) for community development that far exceeds what he will commit to today for the proposed CITBNA which he is poised to run. Further, Mr. Otting is slated to earn roughly twice the amount the bank is committing to contribute to nonprofit organizations supporting the bank's entire proposed service area.
- **No new branches in LMI communities.** The bank will maintain one of the lowest ratios of branches in LMI neighborhoods of any bank, with a mere 15% of branches in LMI neighborhoods (the industry average in California is 30%). The Bank will not commit to open new branches in underserved neighborhoods, choosing instead to use low branch penetration as an excuse for not better serving LMI communities.
- **No new products for LMI communities.** CIT products are generally available in California today, so there is no public benefit or meeting of convenience and needs achieved through this merger. OWB suggests that new products will or may include mobile banking and 15 year mortgages. While these may be good options for certain consumers to have, they are by no means a primary strategy for serving LMI consumers.<sup>7</sup> The Bank does not appear to market its low cost bank account product, which makes us wonder how many consumers use that product and how many LMI consumers are customers of the bank. The banks needs more branches in LMI communities, better outreach of lower cost banking account products, and other mortgage options to help LMI borrowers achieve and maintain homeownership.

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<sup>7</sup> See Ellen Seidman and Laurie Goodman "The 15 year mortgage is not a silver bullet for low income borrowers," November 13, 2014, at <http://blog.metrotrends.org/2014/11/15-year-mortgage-silver-bullet-low-income-borrowers/>



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- **No good response to poor lending to Asian Americans and to fair lending concerns.** OneWest acknowledges in its response to the FRB that its home lending to Asian Americans is below the industry average. CRC analysis and OWB numbers in its response suggest that OWB lending to Asian American borrowers is roughly half that of the industry as a whole. OWB presents no reasonable explanation for this failing, and no credible plan for fixing this problem. This matter should be referred to the Department of Justice to determine if fair housing or fair lending laws have been violated.
- **Little help for small businesses.** As noted previously, the majority of OneWest’s “small business lending” has been to businesses with over \$1 million in revenue. The Bank refuses to commit to serving smaller businesses. Further, in the past, the Bank has made NO contributions to support technical assistance or economic development.

What the regulators must do:

- Extend the comment period
- Convene public hearings in Los Angeles
- Force Financial Freedom to stop all foreclosures of widows and heirs of deceased reverse mortgage borrowers until HUD develops a policy in line with recent court cases.
- Require as part of any merger that OWB and CIT negotiate with communities a transparent Community Benefits and Reinvestment Plan commensurate with its proposed size. The Applicant appears to prefer to develop a plan behind closed doors, “in consultation with its regulator.” Transparency is needed to ensure that community needs will be met, and the merger will provide a public benefit.
- Require CITBNA to develop a CRA Plan for all areas where the Bank takes deposits or conducts significant business. CRC suspects that CIT Bank currently ignores the vast majority of communities from which it takes over approximately \$14 billion in internet deposits.
- The FDIC should conduct further due diligence to ensure that OWB did not submit claims for loss share payments based on improper foreclosures.
- Make OWB and FF foreclosure records (foreclosures, deeds in lieu, short sales) in California and the nation part of the public record, for example in any order issued on this proposed merger. OneWest is quick to point out the number of loan modifications it has offered. The record should be complete, and the regulators should make clear OWB and FF’s loss mitigation records where homes are not retained and where bad loan modifications went into redefault. The record should also reflect the impact of OWB and FF on families by noting the number of foreclosures on widows, widowers, and surviving family members.



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- Determine whether OneWest is complying with its existing consent order and other obligations. Has OneWest been subject to any Matters Requiring Attention (MRA) MOUs or Cease and Desist orders? If so, how many, and what was the nature of the deficiency(ies)? This information should be made public. If there are any MOUs, Cease and Desist Orders, or similar evidence of noncompliance, the FRB and the OCC should deny this application.
- Make litigation part of record. The OCC and the Fed should make a part of the public record all of the litigation that has been filed against OneWest and Financial Freedom. In previous comment letters we have discussed a few cases, including a potentially significant whistleblower case which raises serious allegations of improper foreclosures and servicing practices, which, if true, would suggest that OneWest did not meet its obligations under the loss share agreement. Further, in the Jarvis case, the court held OneWest in contempt for egregious conduct, which OneWest did not even challenge. The HBOR Collaborative compendium of cases includes Rogers v OneWest Bank FSB, Rigali v OneWest Bank, Jamil-Pahan v OneWest Bank, and DiRienzo v OneWest Bank FSB, relating to issues of dual tracking and fair credit reporting. The regulators should analyze ALL litigation involving OneWest, especially as it relates to the bank's impact on communities, and make this information part of the public record.
- Require OWB to conduct an independent fair lending audit of its mortgage lending and foreclosure prevention operations, in light of poor HMDA lending to Asian Americans and in light of the February 2014 GAO report suggesting different and worse industry outcomes for Limited English Proficient borrowers in securing HAMP loan modifications. The OCC, FRB, HUD, DOJ and CFPB should investigate whether fair housing or fair lending laws have been violated by OneWest, including whether Financial Freedom's practice of foreclosing on surviving spouses of reverse mortgage borrowers has a disparate impact on women and/or seniors.
- The OCC should clarify that all of OneWest's servicing operations are subject to the California Homeowner Bill of Rights, regardless of which entity originated the loan.
- CIT Group should be required to repay the \$2.3 billion it took in TARP funding.
- Make public subsidy analysis expressly part of the regulators' analysis of "public benefits." Prior to this merger going forward, the regulators should document for the public how Applicants have negatively impacted taxpayers (non-repayment of TARP), the FDIC fund (loss share payments made and expected), the U.S. Treasury (CIT's plans to lower its tax obligation), and local governments (through costs imposed by foreclosures). In approving of this merger, the FRB and OCC are in effect approving of the transfer of this crisis-era loss share agreement to a new Too Big to Fail Institution they are creating. Further, the regulators should determine from Applicants to what extent CIT expects to reduce its tax obligation into the future, and to make this information public.



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**Conclusion**

The proposed merger calls out for an extension of the public comment period, a public hearing in Los Angeles, and much closer scrutiny. The proposal is problematic on a number of levels; poses risks to the financial system; represents perhaps the largest public subsidy associated with any bank merger; does not and will not meet convenience and needs of communities; does not provide a public benefit; is one of the largest merger proposals in years; has generated one of the largest merger protest in years; raises a large number of unanswered compliance, reinvestment and public subsidy questions; and remains opaque to the general public. Public hearings would begin to shed some light on this merger and give members of the public a meaningful opportunity to comment.

CRC maintains that the OCC and the Fed should reject the current application until it stops all unnecessary foreclosures, and until a strong Community Benefits and Reinvestment Plan is in place that has been subjected to meaningful community input that would ensure that the Bank adequately reinvests in communities where its customers reside, helps revitalize neighborhoods still suffering from the effects of the foreclosure crisis that IndyMac and OWB helped create (and which regulators like the OTS helped to enable), and otherwise provides a public benefit that outweighs the continuing public costs imposed by Applicants. The California Reinvestment Coalition, along with sixty organizations and dozens of individuals, opposes this merger in its current form.

Thank you for your consideration of these view. Please feel free to contact me at (415) 864-3980 if you wish to discuss this matter further.

Very Truly Yours,

Kevin Stein  
Associate Director

Paulina Gonzalez  
Executive Director

cc: Jan Owen, Commissioner, California Department of Business Oversight  
Ivan J. Hurwitz, Vice President, FRB NY, [comments.applications@ny.frb.org](mailto:comments.applications@ny.frb.org)  
David Finnegan, Office of the Comptroller of the Currency, [WE.Licensing@occ.treas.gov](mailto:WE.Licensing@occ.treas.gov)  
All COMMENTERS



North Texan Myrtle Lewis is 103-years-old and fighting to keep her home. (credit: CBSDFW.COM)

*Local*

## 103-Year-Old North Texas Woman Fights To Keep Her House

By Jack Douglas Jr. November 21, 2014 8:55 PM

**NORTH TEXAS (CBS 11 NEWS)** – Myrtle Lewis is 103-years-old ...living in the warmth of her North Texas home and bracing for a fight.

“I’d just fight everything within reach, I’d be so upset,” Lewis told CBS 11’s I-Team, as she sat in her living room, taking time away from a favorite pastime – watching old westerns on TV.

Granddaughter Akelia Hurd and the rest of the family are also mad. “Honestly, it’s so evil ... real evil,” said Hurd, 31. “Leave my grandmom alone, just leave her alone,” she said.

Their anger is directed at OneWest Bank, which holds the note on a reverse mortgage loan issued to Lewis in 2003. She was 92 at the time.

Now OneWest, which is based in California with a small office in Dallas, is attempting to foreclose on Lewis’ home after she accidentally allowed her insurance to lapse, a violation of the loan agreement.

Nothing changed even after Lewis realized the mistake and reinstated the insurance.

Just the thought of being forced out of her house gets this centenarian riled up. She made that very clear during her interview with the I-Team.

“I don’t know why you’d ask me a question like that because you know it would break my heart,” Myrtle snapped.

Government-backed reverse mortgages were designed to make life more comfortable for senior citizens, allowing them to take out a loan – using the equity they’ve built up in their homes – without having to pay it back in monthly installments.

Instead, payment can be made in full after the borrower dies, often by taking over the home left in the borrower’s estate.

But there are downsides to reverse mortgages, according to a report issued to Congress in 2012. And Lewis’ court appointed attorney, Jason Smith of Fort Worth, said financial institutions factor in a senior citizen’s remaining life expectancy to determine when they will get a return on their investment.

“Reverse mortgages are a bet by the mortgage company that they’re going to make money ...and someone’s going to die early,” Smith told the I-Team, adding, “In this case, Myrtle Lewis won the bet, and the mortgage company wants to welch.”

The government’s Consumer Financial Protection Bureau reported to Congress in 2012 that reverse mortgages can be “complex” and “difficult for consumers to understand.” It also said “industry practices,” including “misleading advertising,” can “create risks for consumers.”

The CFPB estimated that nearly 10 percent of elderly borrowers find themselves at risk of losing their homes, either from unpaid taxes or lapses in insurance coverage, after taking out a reverse mortgage. It added that such cases are increasing.

“I’m not going to let that happen,” Hurd said, looking over at her grandmother. “We’re going to fight this and do what we have to do ...it’s not right,” she said.

OneWest Bank declined repeated requests for an interview, or a statement. Instead, a company representative told the I-Team it was abiding by all the rules, set by the government, in dealing with Lewis.

But the long-retired child care provider says she has no plans of leaving her house – or this earth – anytime soon.

“I kind of think the man above is on my side,” she said, with a chuckle.

If you have questions about whether you or a loved one should enter into a reverse mortgage loan, this link could help: [http://www.aarp.org/money/credit-loans-debt/reverse\\_mortgages/](http://www.aarp.org/money/credit-loans-debt/reverse_mortgages/)  
[If you want to reach CBS 11’s Senior Investigative Producer Jack Douglas Jr., you can email him at jdouglas@cbs.com.](mailto:jdouglas@cbs.com)

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Dear Bank Regulator:

As a taxpayer and community member, I am concerned about the proposed merger of CIT Group and OneWest Bank. Given recent news about bank regulators being too cozy with the banks they're supposed to regulate, I am writing to urge you to carefully review this proposed merger. Regulators should not grant approval until clear community benefits and protections are outlined by the bank's leadership in a public community reinvestment plan.

Sincerely,

First Name	Last Name	Email	Zip	State	Organization(supporter)	Comment	Date
Andrea	Luquetta	andrea.luquetta@gmail.com	94606	CA		Redeem yourselves regulators! Do your job!	10/3/2014 20:18
Andrea	Eftim	andrea.eftim@mindspring.com	92614	CA			10/10/2014 13:38
Peter	Hainley	phainley@casaoforegon.org	97140	OR			10/10/2014 18:27
Ross	Heckmann	RossS.Heckmann@gmail.com	91006	CA			10/17/2014 14:42
Channa	Grace	channa@worksusa.org	90042	CA	WORKS	At a time when "community" is talked about without any real substance behind it, it is truly well past time that substantive, implementable community benefits and protections accrue to those most in need! At the very least you owe those who usually have no idea that there is a table to be at an honest review of the merger, although I recommend you just say "NO"!	10/17/2014 15:17
jose	muniz	1sfmuniz@gmail.com	94110	CA			10/17/2014 15:30
Heidi	Pickman	hpickman@microbiz.org	94102	CA			10/17/2014 16:30
Barbara	Macri-Ortiz	b.macriortiz@verizon.net	93031	CA	Law Office of Barbara Macri-Ortiz		10/17/2014 16:43

Roger	Pritchard	roger.pritchard@mindspring.com	94703	CA	Financial Alternatives		10/17/2014 18:36
shiree	teng	shireeteng@gmail.com	94602	CA			10/17/2014 18:57
Gabriela	Orantes	gabrielaorantes@gmail.com	94952	CA			10/18/2014 0:42
Susan	Bassein	objetora@gmail.com	95616	CA			10/19/2014 12:28
Lucy	Curran	lcurran@alga.us	33029	FL		In September, (2008) the Federal Reserve eased regulations to allow private equity firms and hedge funds to acquire portions of bank holding companies without being subject to current regulation. Previously, a private equity firm that held more than 24.9 percent of a bank was required to register as a bank holding company and it restricted the investor's ability to make investments outside of the banking industry. The consortium bought the entire bank, including its 33 branches, reverse-mortgage unit and \$176 billion loan-servicing portfolio. The deal was a coup for Dune Capital, founded in 2004 by the ex-Goldman Sachs partners Steven Munchin and Daniel Niedich, partners that picked up a solid bank on the cheap.	10/19/2014 16:59

						<p>The private investors included ; Dune Capital, LLC, J.C. Flowers &amp; Co., Paulson &amp; Co., MSD Capital L. P., a private investment firm that manages the wealth of Mr. Dell (Dell computers)and his family, Stone Point Capital, SSP Offshore LLC , a private investment fund managed by Soros Fund Management and SILAR MCF-1 LLC, a veritable “Who’s <u>Who</u>” of Wall Street Fat Cats. Paulson &amp; Company, led by John Paulson, has been one of the biggest winners in the subprime mortgage meltdown, having reaped billions of dollars by betting against risky home loans. This is kleptocracy in action; brought to you by your friendly government regulators the FDIC, the Treasury, and the SEC. Do we even have a chance to be heard???</p>	
Andrea	Eftim	andrea.eftim@mindspring.com	92614	CA			10/20/2014 1:23
Francis	Neri	fcneri@advocatesforneighbors.org	94591	CA	Advocates for Neighbors		10/20/2014 10:53

**From:** [Dcasey@greystonespecialties.com](mailto:Dcasey@greystonespecialties.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger - a great idea - the bigger the better for the clients.  
**Date:** Tuesday, January 06, 2015 10:34:32 PM

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David Casey  
176 mercury circle  
Pomona , CA 91768  
E-Mail: [Dcasey@greystonespecialties.com](mailto:Dcasey@greystonespecialties.com)

Subject: Support for the OneWest and CIT Merger - a great idea - the bigger the better for the clients.

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
David Casey

**From:** [awgelbard@gmail.com](mailto:awgelbard@gmail.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](mailto:we.licensing@occ.treas.gov)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 11:39:03 PM

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Arlen Gelbard  
11516 Swains Lock Terrace  
Potomac, MD 20854  
E-Mail: [awgelbard@gmail.com](mailto:awgelbard@gmail.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,

Arlen Gelbard  
Senior Advisor, Trelant Risk Advisors  
Former President, E\*TRADE Bank  
Former President-Mid-Atlantic, Stifel Bank & Trust

Arlen Gelbard

**From:** [robertbarn@outlook.com](mailto:robertbarn@outlook.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](mailto:we.licensing@occ.treas.gov)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 10:34:12 PM

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Robert Barnes  
10982 Poblado Rd Apt 1621  
San Diego, CA 92127  
E-Mail: robertbarn@outlook.com

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley, and Comptroller Curry,

I support the proposed OneWest-CIT merger. Over the past 30 years, Southern California has lost bank after bank (Security Pacific, First Interstate: the list goes on and on). As a result, OneWest's roles in providing capital and banking services in Southern California are more important than ever. OneWest has also shown a strong commitment to the community. In addition, the merger will create new and badly needed jobs in California.

In light of OneWest's commitment to its clients and the community and the tangible benefits from the merger, I do not believe there is a need for a public hearing.

Kind regards,  
Robert Barnes

**From:** [mpdugaw@gmail.com](mailto:mpdugaw@gmail.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 2:21:57 PM

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Marcus Dugaw  
237 Victoria Ave  
Charlotte, NC 28202  
E-Mail: [mpdugaw@gmail.com](mailto:mpdugaw@gmail.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. As a former OneWest employee, I have first-hand knowledge that the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
Marcus Dugaw

**From:** [michael.herzig@gmail.com](mailto:michael.herzig@gmail.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 2:15:22 PM

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Michael Herzig  
5 Red Fox Lane  
Upper Brookville, NY 11545  
E-Mail: [michael.herzig@gmail.com](mailto:michael.herzig@gmail.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
Michael Herzig

**From:** [jennifer.haas@gmail.com](mailto:jennifer.haas@gmail.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](mailto:we.licensing@occ.treas.gov)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 2:03:07 PM

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Jennifer Haas  
3448 Balboa Street #3  
San Francisco, CA 94121  
E-Mail: [jennifer.haas@gmail.com](mailto:jennifer.haas@gmail.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
Jennifer Haas

**From:** [marti@gellens.com](mailto:marti@gellens.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 1:59:24 PM

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Marti Gellens  
7910 Girard Avenue  
La Jolla, CA 92037  
E-Mail: [marti@gellens.com](mailto:marti@gellens.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
Marti Gellens

**From:** [chiggins@kaynecapital.com](mailto:chiggins@kaynecapital.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 1:57:51 PM

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Chris Higgins  
190 San Miguel Rd  
Pasadena, CA 91105  
E-Mail: [chiggins@kaynecapital.com](mailto:chiggins@kaynecapital.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
Chris Higgins

**From:** [Breannmichelle@mac.com](mailto:Breannmichelle@mac.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](mailto:we.licensing@occ.treas.gov)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 1:49:57 PM

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Breann Joanou  
820 chula vista avenue  
Pasadena , CA 91103  
E-Mail: [Breannmichelle@mac.com](mailto:Breannmichelle@mac.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
Breann Joanou

**From:** [julielevy111@gmail.com](mailto:julielevy111@gmail.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](mailto:we.licensing@occ.treas.gov)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 1:31:56 PM

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julie levy  
111 woodhollow road  
roslyn heights, NY 11577  
E-Mail: [julielevy111@gmail.com](mailto:julielevy111@gmail.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
julie levy

**From:** [melaniepalm06@gmail.com](mailto:melaniepalm06@gmail.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](mailto:we.licensing@occ.treas.gov)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 1:30:52 PM

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Melanie Palm  
7580 Empire Grade  
Santa Cruz, CA 95060  
E-Mail: [melaniepalm06@gmail.com](mailto:melaniepalm06@gmail.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,

Melanie Palm  
Melanie Palm

**From:** [frank.nazzaro@gmail.com](mailto:frank.nazzaro@gmail.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](mailto:we.licensing@occ.treas.gov)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 12:45:26 PM

---

Frank Nazzaro  
45 Big Spring Road  
Califon , NJ 07830  
E-Mail: [frank.nazzaro@gmail.com](mailto:frank.nazzaro@gmail.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
Frank Nazzaro

**From:** [jim@torres.net](mailto:jim@torres.net)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](mailto:we.licensing@occ.treas.gov)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 11:41:21 AM

---

Jim Torres  
12 Dorien Dr  
Larson, MI 11234  
E-Mail: [jim@torres.net](mailto:jim@torres.net)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
Jim Torres

**From:** [Lynbosan1@att.net](mailto:Lynbosan1@att.net)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](mailto:we.licensing@occ.treas.gov)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 10:28:24 PM

---

Lynn Matsumoto

Sacramento, CA 95831  
E-Mail: [Lynbosan1@att.net](mailto:Lynbosan1@att.net)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
Lynn Matsumoto

**From:** [jimcaltius@me.com](mailto:jimcaltius@me.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](mailto:we.licensing@occ.treas.gov)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 10:24:57 PM

---

James Upchurch  
2719 Manhattan Ave  
Manhattan Beach, CA 90266  
E-Mail: [jimcaltius@me.com](mailto:jimcaltius@me.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing. OneWest has been aggressive in supporting the communities it serves and has particularly been an active provider of capital to growing businesses throughout the greater Los Angeles area. This merger seems to make the bank even stronger and will provide additional resources to continue the already positive contribution and performance.

Kind regards,  
James Upchurch

**From:** [JD.ardell@gmail.com](mailto:JD.ardell@gmail.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](mailto:we.licensing@occ.treas.gov)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 10:24:09 PM

---

James Ardell  
117 E 7th St apt 3D  
New York, NY 10009  
E-Mail: [JD.ardell@gmail.com](mailto:JD.ardell@gmail.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
James Ardell

**From:** [jzeman@ctnet.com](mailto:jzeman@ctnet.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 10:20:15 PM

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Jeremy Zeman  
100 S. Wacker Drive  
Chicago, IL 60606  
E-Mail: [jzeman@ctnet.com](mailto:jzeman@ctnet.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
Jeremy Zeman

**From:** [georgiefenton@msn.com](mailto:georgiefenton@msn.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 10:11:22 PM

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Georgie Fenton  
214 East Bayfront  
Balboa Island, CA 92662  
E-Mail: [georgiefenton@msn.com](mailto:georgiefenton@msn.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
Georgie Fenton

**From:** [sh@ph-cpas.com](mailto:sh@ph-cpas.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 10:10:29 PM

---

Stephen Hesse  
241 N. Pageant Street  
Anaheim, CA 92807  
E-Mail: [sh@ph-cpas.com](mailto:sh@ph-cpas.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
Stephen Hesse

**From:** [cberberian@empirepg.com](mailto:cberberian@empirepg.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 10:03:02 PM

---

Craig Berberian  
11620 Wilshire Blvd Suite 900  
Los Angeles , CA 90025  
E-Mail: [cberberian@empirepg.com](mailto:cberberian@empirepg.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
Craig Berberian

**From:** [Tdubois@edwardthomasco.com](mailto:Tdubois@edwardthomasco.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 10:01:48 PM

---

Timothy Dubois  
9950 Santa Monica Blvd  
Beverly Hills, CA 90212  
E-Mail: [Tdubois@edwardthomasco.com](mailto:Tdubois@edwardthomasco.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
Timothy Dubois

**From:** [jschroeder@lenoxadvisors.com](mailto:jschroeder@lenoxadvisors.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 9:56:48 PM

---

Jane Schroeder  
1518 Olive Lane  
LaCanada, CA 91011  
E-Mail: [jschroeder@lenoxadvisors.com](mailto:jschroeder@lenoxadvisors.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing this letter to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California which I believe is extremely important to our economy. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Sincerely,

Jane Schroeder  
Jane Schroeder

**From:** [jczyzyk@mercuryair.com](mailto:jczyzyk@mercuryair.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](mailto:we.licensing@occ.treas.gov)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 11:32:49 PM

---

Joseph Czyzyk  
2780 Skypark Drive, Suite 300  
Torrance, CA 90274  
E-Mail: [jczyzyk@mercuryair.com](mailto:jczyzyk@mercuryair.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing. It would clearly be in California's best economic interest for a major bank to headquarter in California after so many have consolidated and moved out over the last 30 years.

We need a business friendly bank domiciled in California.

Kind regards,  
Joseph Czyzyk

**From:** [pbnrgc@gmail.com](mailto:pbnrgc@gmail.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](mailto:we.licensing@occ.treas.gov)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 9:53:23 PM

---

Peter Nicholas  
8906 Evanview Dr  
Los Angeles, CA 90069  
E-Mail: [pbnrgc@gmail.com](mailto:pbnrgc@gmail.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
Peter Nicholas

**From:** [clchairez@aol.com](mailto:clchairez@aol.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 9:26:11 PM

---

Lori Chairez  
19420 Sandpebble Circle  
Huntington Beach, CA 92648  
E-Mail: [clchairez@aol.com](mailto:clchairez@aol.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large. I personally have mortgages and accounts at each bank and look forward to expanding my relationship with them as one entity.

Kind regards,  
Lori Chairez

**From:** [pbrindley@hfflp.com](mailto:pbrindley@hfflp.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 9:20:23 PM

---

Paul Brindley  
15559 Hamner Drive  
Los Angeles, CA 90077  
E-Mail: [pbrindley@hfflp.com](mailto:pbrindley@hfflp.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
Paul Brindley

**From:** [vickieong@att.net](mailto:vickieong@att.net)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 9:01:36 PM

---

Vickie Ong

Sacramento, CA  
E-Mail: [vickieong@att.net](mailto:vickieong@att.net)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. Even though I live in Northern California, this merger will retain and create new jobs in California.

Sincerely,

Vickie Ong

**From:** [sjacobson@allenmatkins.com](mailto:sjacobson@allenmatkins.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 8:47:11 PM

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Sandy Jacobson  
1900 Main Street, 5th Floor  
Irvine, CA 92602  
E-Mail: [sjacobson@allenmatkins.com](mailto:sjacobson@allenmatkins.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
Sandy Jacobson

**From:** [aschoor@allenmatkins.com](mailto:aschoor@allenmatkins.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 8:40:17 PM

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Andrea Schoor  
515 South Figueroa  
Los Angeles, CA 90071  
E-Mail: [aschoor@allenmatkins.com](mailto:aschoor@allenmatkins.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
Andrea Schoor

**From:** [gmckitterick@allenmatkins.com](mailto:gmckitterick@allenmatkins.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 8:39:29 PM

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Gary McKitterick  
3601 surfview lane  
Corona del mar, CA 92625  
E-Mail: [gmckitterick@allenmatkins.com](mailto:gmckitterick@allenmatkins.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. OneWest has been very active in making loans and the merger with CIT will strengthen the lending base. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
Gary McKitterick

**From:** [amiller@allenmatkins.com](mailto:amiller@allenmatkins.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](mailto:we.licensing@occ.treas.gov)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 8:38:54 PM

---

Andrew Miller  
515 S. Figueroa  
Los Angeles, CA 90071  
E-Mail: [amiller@allenmatkins.com](mailto:amiller@allenmatkins.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
Andrew Miller

**From:** [athorbourne@allenmatkins.com](mailto:athorbourne@allenmatkins.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 8:36:50 PM

---

Alana Thorbourne  
515 S. Figueora St., Ninth Floor  
Los Angeles, CA 90071  
E-Mail: [athorbourne@allenmatkins.com](mailto:athorbourne@allenmatkins.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
Alana Thorbourne

**From:** [dzaro@allenmatkins.com](mailto:dzaro@allenmatkins.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 8:35:02 PM

---

David Zaro  
515 South Figueroa Street Suite 700  
Los Angeles, CA 90071  
E-Mail: [dzaro@allenmatkins.com](mailto:dzaro@allenmatkins.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
David Zaro  
David Zaro

**From:** [avangari@gmail.com](mailto:avangari@gmail.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 11:13:03 PM

---

Anand Vangari  
13638 Felson St.  
Cerritos, CA 90703  
E-Mail: [avangari@gmail.com](mailto:avangari@gmail.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
Anand Vangari

**From:** [diana.kegel@fisglobal.com](mailto:diana.kegel@fisglobal.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 8:23:13 PM

---

Diana Kegel  
1940 Elm Terrace Circle  
Brookfield, WI 53045  
E-Mail: [diana.kegel@fisglobal.com](mailto:diana.kegel@fisglobal.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,

Diana D Kegel  
Diana Kegel

**From:** [esvitak@aol.com](mailto:esvitak@aol.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 8:15:53 PM

---

Ed Svitak  
1385 Tropical Ave  
Pasadena, CA 91107  
E-Mail: [esvitak@aol.com](mailto:esvitak@aol.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
Ed Svitak

**From:** [cmatson@sheppardmullin.com](mailto:cmatson@sheppardmullin.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 8:03:14 PM

---

Candace Matson  
333 S. Hope Street, 43rd Fl.  
Los Angeles, CA 90071  
E-Mail: [cmatson@sheppardmullin.com](mailto:cmatson@sheppardmullin.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
Candace Matson

**From:** [scottvir@aol.com](mailto:scottvir@aol.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 8:02:37 PM

---

Scott Segal  
675 Jacob Road  
Southbury, CT 06488  
E-Mail: [scottvir@aol.com](mailto:scottvir@aol.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team is committed to serving not only their clients, but also to serving the needs of the Southern California community at large.

Thank you for your consideration.

Kind regards,

Scott Segal  
Scott Segal

**From:** [pblandford@cccgrowthfund.com](mailto:pblandford@cccgrowthfund.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](mailto:we.licensing@occ.treas.gov)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 7:59:27 PM

---

Patrick Blandford  
899 El Centro St.  
South Pasadena, CA 91030  
E-Mail: [pblandford@cccgrowthfund.com](mailto:pblandford@cccgrowthfund.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest has been a strong supporter and capital provider to several of our California-based companies. They have been provided critical capital and treasury support when it was difficult to finance companies in California.

Further, they are deeply involved in the community and offer numerous programs that enrich the area. They provide jobs and support arts and other community based programs.

With so few California-based banks, we believe this merger is a great outcome for the local community.

Kind regards,

Patrick Blandford  
Managing Director  
WNC Insurance Services  
Patrick Blandford

**From:** [mhinchman@bostonnationaltitle.com](mailto:mhinchman@bostonnationaltitle.com)  
**To:** [NY Banksup Applications Comments](#); [we.licensing@occ.treas.gov](mailto:we.licensing@occ.treas.gov)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 7:58:04 PM

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melissa hinchman  
38 executive park suite 300  
irvine , CA 92614  
E-Mail: [mhinchman@bostonnationaltitle.com](mailto:mhinchman@bostonnationaltitle.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
melissa hinchman

**From:** [jpurnell@rocketmail.com](mailto:jpurnell@rocketmail.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 7:53:44 PM

---

Jaimie Fucillo  
1474 Shasta Avenue  
San Jose, CA 95126  
E-Mail: [jpurnell@rocketmail.com](mailto:jpurnell@rocketmail.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to emphasize my support for the pending OneWest and CIT merger.

OneWest serves as a strong source of capital and banking services in California. This merger will retain and create new jobs in our state. I know the management team is committed to our community and to serving the needs of not only their clients, but the community at large.

Best regards,  
Jaimie Fucillo  
Jaimie Fucillo

**From:** [cheryl.orr@dbr.com](mailto:cheryl.orr@dbr.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 7:43:45 PM

---

Cheryl Orr  
50 Fremont Street  
San Francisco, CA 94105  
E-Mail: [cheryl.orr@dbr.com](mailto:cheryl.orr@dbr.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
Cheryl Orr

**From:** [emcgreal@bostonnationaltitle.com](mailto:emcgreal@bostonnationaltitle.com)  
**To:** [NY Banksup Applications Comments](#); [we.licensing@occ.treas.gov](mailto:we.licensing@occ.treas.gov)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 7:33:42 PM

---

Erin McGreal  
38 Executive Park, Suite 300  
Irvine, CA 92592  
E-Mail: [emcgreal@bostonnationaltitle.com](mailto:emcgreal@bostonnationaltitle.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
Erin McGreal

**From:** [ialvarez@BostonNationalTitle.com](mailto:ialvarez@BostonNationalTitle.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 7:33:21 PM

---

Isabel Alvarez  
38 Executive Park, Ste 300  
Irvine, CA 92614  
E-Mail: [ialvarez@BostonNationalTitle.com](mailto:ialvarez@BostonNationalTitle.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
Isabel Alvarez

**From:** [Nmerriman@masco.net](mailto:Nmerriman@masco.net)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](mailto:we.licensing@occ.treas.gov)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 11:08:17 PM

---

Nicholas Merriman  
5841 SE Columbia Way unit 301  
Vancouver, WA 98661  
E-Mail: Nmerriman@masco.net

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
Nicholas Merriman

**From:** [aaguilar@bostonnationaltitle.com](mailto:aaguilar@bostonnationaltitle.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 7:30:48 PM

---

audrey aguilar  
38 executive park suite 300  
irvine , CA 92614  
E-Mail: [aaguilar@bostonnationaltitle.com](mailto:aaguilar@bostonnationaltitle.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
audrey aguilar

**From:** [aforonda@bostonnationaltitle.com](mailto:aforonda@bostonnationaltitle.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 7:27:41 PM

---

Alan Foronda  
38 Executive Park, Suite 300  
Irvine, CA 92614  
E-Mail: [aforonda@bostonnationaltitle.com](mailto:aforonda@bostonnationaltitle.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
Alan Foronda

**From:** [rrenteria@bostonnationaltitle.com](mailto:rrenteria@bostonnationaltitle.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 7:26:36 PM

---

Rusty Renteria  
38 Executive Park Drive #300  
Irvine, CA 92614  
E-Mail: [rrenteria@bostonnationaltitle.com](mailto:rrenteria@bostonnationaltitle.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
Rusty Renteria

**From:** [fchavez@bostonnationaltitle.com](mailto:fchavez@bostonnationaltitle.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 7:26:06 PM

---

Francisco Chavez  
38 Executive Park, #300  
Irvine, CA 92614  
E-Mail: [fchavez@bostonnationaltitle.com](mailto:fchavez@bostonnationaltitle.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
Francisco Chavez

**From:** [gtoebben@lachamber.com](mailto:gtoebben@lachamber.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 7:25:46 PM

---

Gary Toebben  
350 S. Bixel  
Los Angeles, CA 90017  
E-Mail: [gtoebben@lachamber.com](mailto:gtoebben@lachamber.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,

Gary Toebben, President & CEO  
Los Angeles Area Chamber of Commerce  
Gary Toebben

**From:** [adeleon@bostonnationaltitle.com](mailto:adeleon@bostonnationaltitle.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 7:23:17 PM

---

Alexander de Leon  
38 Executive Park #300  
Irvine, CA 92614  
E-Mail: [adeleon@bostonnationaltitle.com](mailto:adeleon@bostonnationaltitle.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
Alexander de Leon

**From:** [hpmhume@gmail.com](mailto:hpmhume@gmail.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](mailto:we.licensing@occ.treas.gov)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 7:23:00 PM

---

Hamish Hume  
5608 Jordan Road  
Bethesda, MD 20816  
E-Mail: [hpmhume@gmail.com](mailto:hpmhume@gmail.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to the Californian community and to serving the needs of not only their clients but the community at large.

I have represented OneWest and worked with them for the past several years. I have found everyone who worked there to be an ethical and professional person with a commitment to serving the public with integrity.

Kind regards,

Hamish Hume  
Hamish Hume

**From:** [kostalch@gmail.com](mailto:kostalch@gmail.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 7:22:26 PM

---

Christian Kostal  
6417 108th Ave NE  
Kirkland, WA 98033  
E-Mail: [kostalch@gmail.com](mailto:kostalch@gmail.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
Christian Kostal

**From:** [etcheGARaymary@gmail.com](mailto:etcheGARaymary@gmail.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](mailto:we.licensing@occ.treas.gov)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 7:21:45 PM

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Mary EtcheGARay  
5592 Chalon Road  
Yorba Linda, CA 92886  
E-Mail: [etcheGARaymary@gmail.com](mailto:etcheGARaymary@gmail.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
Mary EtcheGARay

**From:** [chrisbgagnon@gmail.com](mailto:chrisbgagnon@gmail.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](mailto:we.licensing@occ.treas.gov)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 7:20:56 PM

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Chris Gagnon  
12224 ne 8th street  
bellevue, WA 98005  
E-Mail: [chrisbgagnon@gmail.com](mailto:chrisbgagnon@gmail.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
Chris Gagnon

**From:** [rsa730@gmail.com](mailto:rsa730@gmail.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](mailto:we.licensing@occ.treas.gov)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 11:03:43 PM

---

Robert Apatoff  
730 Ardsley Road  
Winnetka, IL 60093  
E-Mail: [rsa730@gmail.com](mailto:rsa730@gmail.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will not only retain and create new jobs in California but create a stronger, more competitive banking resource with great benefits for its customers.

I believe the management team and OneWest have demonstrated its continued commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
Robert Apatoff

**From:** [alistairhubbell@me.com](mailto:alistairhubbell@me.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 7:20:40 PM

---

Alistair Hubbell  
76 Depot Road  
Montecito, CA 93018  
E-Mail: [alistairhubbell@me.com](mailto:alistairhubbell@me.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
Alistair Hubbell  
Alistair Hubbell

**From:** [christina.rea@bryancave.com](mailto:christina.rea@bryancave.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 7:18:34 PM

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Christina Rea  
1112 Montana Ave., # 426  
Santa Monica, CA 90403  
E-Mail: [christina.rea@bryancave.com](mailto:christina.rea@bryancave.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
Christina Rea

**From:** [cherikluft@live.com](mailto:cherikluft@live.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](mailto:we.licensing@occ.treas.gov)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 7:15:45 PM

---

Cheri Kluff  
76 Depot Road  
Montecito, CA 93108  
E-Mail: [cherikluft@live.com](mailto:cherikluft@live.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I work in the commercial real estate and mortgage industry and I am a proponent of the OneWest and CIT merger. Southern California will benefit from CIT's diverse, commercial lending strength delivered locally through the OneWest professionals who live and work in our communities. I see it as a win-win for all.

Cheri Kluff

**From:** [jburke@akingump.com](mailto:jburke@akingump.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 7:08:06 PM

---

John Burke  
2029 Century Park East, suite 2400  
Los Angeles, CA 90067  
E-Mail: [jburke@akingump.com](mailto:jburke@akingump.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
John Burke

**From:** [cldueringer@bryancave.com](mailto:cldueringer@bryancave.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 7:04:08 PM

---

Chris Dueringer  
120 Broadway, Suite 300  
Santa Monica, CA 90401  
E-Mail: [cldueringer@bryancave.com](mailto:cldueringer@bryancave.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
Chris Dueringer

**From:** [rmcgregor@mcgcreative.com](mailto:rmcgregor@mcgcreative.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 7:03:09 PM

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Rick McGregor  
16 N. Marengo Ave. #211  
Pasadena, CA 91101  
E-Mail: [rmcgregor@mcgcreative.com](mailto:rmcgregor@mcgcreative.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. As a founding stock holder of a business bank in Los Angeles I know all too well the benefit such a merger can have on the community and the financial health of all institutions.

Kind regards,

Rick McGregor  
Rick McGregor

**From:** [jengray05@gmail.com](mailto:jengray05@gmail.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 7:02:41 PM

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Jennifer Gray  
756 N. Chester Ave  
Pasadena, CA 91104  
E-Mail: [jengray05@gmail.com](mailto:jengray05@gmail.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

This merger appears to create tremendous efficiencies and synergies by providing CIT with a stronger and more reliable capital base and providing OneWest with greater lending outlets and opportunities. Their complementary businesses will make both entities stronger from a banking safety and soundness perspective. The combination is likely to make the capital markets serving middle-market companies more competitive, ultimately leading to greater lending in Southern California and beyond. I wholeheartedly support the merger.

Kind regards,  
Jennifer Gray

**From:** [thanson@dykema.com](mailto:thanson@dykema.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 7:01:30 PM

---

Thomas Hanson  
1717 Main Street, Ste. 4200  
Dallas, TX 75201  
E-Mail: [thanson@dykema.com](mailto:thanson@dykema.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
Thomas Hanson

**From:** [brian@bp-airhvac.com](mailto:brian@bp-airhvac.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 6:59:18 PM

---

Brian Potts  
15628 Cypress Street  
Irwindale , CA 91706  
E-Mail: [brian@bp-airhvac.com](mailto:brian@bp-airhvac.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
Brian Potts

**From:** [glenn.plattner@bryancave.com](mailto:glenn.plattner@bryancave.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 6:57:25 PM

---

GLENN PLATTNER  
3830 LONGVIEW VALLEY ROAD  
SHERMAN OAKS, CA 91423  
E-Mail: [glenn.plattner@bryancave.com](mailto:glenn.plattner@bryancave.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
GLENN PLATTNER

**From:** [jd.derosa@transwestern.com](mailto:jd.derosa@transwestern.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 10:53:23 PM

---

JD DeRosa  
601 S. Figueroa Street, Suite 2750  
Los Angeles, CA 90017  
E-Mail: [jd.derosa@transwestern.com](mailto:jd.derosa@transwestern.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
JD DeRosa

**From:** [lisa.riordan@Ironmountain.com](mailto:lisa.riordan@Ironmountain.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 6:55:51 PM

---

Lisa Riordan  
23 Quinn Way  
Mission Viejo, CA 92691  
E-Mail: [lisa.riordan@Ironmountain.com](mailto:lisa.riordan@Ironmountain.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
Lisa Riordan

**From:** [fredburnside@dwt.com](mailto:fredburnside@dwt.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 6:48:40 PM

---

Fred Burnside  
1201 3rd Ave., Suite 2200  
Seattle, WA 98101  
E-Mail: [fredburnside@dwt.com](mailto:fredburnside@dwt.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
Fred Burnside

**From:** [nicole.schiavo@hoganlovells.com](mailto:nicole.schiavo@hoganlovells.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 6:42:53 PM

---

Nicole Schiavo  
875 Third Avenue  
New York, NY 10022  
E-Mail: [nicole.schiavo@hoganlovells.com](mailto:nicole.schiavo@hoganlovells.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
Nicole Schiavo

**From:** [tmcginity@allenmatkins.com](mailto:tmcginity@allenmatkins.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 6:40:01 PM

---

Timothy McGinity  
1707 Magnolia Avenue  
Manhattan Beach, CA 90266  
E-Mail: [tmcginity@allenmatkins.com](mailto:tmcginity@allenmatkins.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

My family does all its banking with OneWest because it is a community based bank. The merger is expected to enhance OneWest's services to the community, and thus, I am a strong supporter of the merger. It is respectfully requested you approve of the merger.

Kind regards,  
Timothy McGinity

**From:** [wschwartz@llegal.com](mailto:wschwartz@llegal.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 6:37:53 PM

---

William Schwartz  
400 Skokie Blvd., Suite 700  
Northbrook, IL 60062  
E-Mail: [wschwartz@llegal.com](mailto:wschwartz@llegal.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Our law firm has been working with OneWest for several years and we hold them in the highest regard. They are fair in their treatment of their borrowers and their vendors.

Kind regards,  
William Schwartz

**From:** [beth.r@travelstore.com](mailto:beth.r@travelstore.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 6:36:16 PM

---

Beth Rudin  
3310 Tiverton Place  
CHarlotte, NC 28215  
E-Mail: [beth.r@travelstore.com](mailto:beth.r@travelstore.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
Beth Rudin

**From:** [sonja.f@travelstore.com](mailto:sonja.f@travelstore.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 6:35:00 PM

---

Sonja Fee  
18881 Von Karman Ave  
Irvine, CA 92612  
E-Mail: [sonja.f@travelstore.com](mailto:sonja.f@travelstore.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
Sonja Fee

**From:** [schuck@cbtlegal.com](mailto:schuck@cbtlegal.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](mailto:we.licensing@occ.treas.gov)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 6:30:40 PM

---

Stephen Chuck  
790 E. Colorado Boulevard, Suite 793  
Pasadena, CA 91101  
E-Mail: [schuck@cbtlegal.com](mailto:schuck@cbtlegal.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
Stephen Chuck

**From:** [bonnie.metz@coastsign.com](mailto:bonnie.metz@coastsign.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 6:30:36 PM

---

Bonnie Metz  
1500 W. Embassy St.  
Anaheim , CA 92802  
E-Mail: [bonnie.metz@coastsign.com](mailto:bonnie.metz@coastsign.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

Please do your part in supporting this merger. It will mean jobs and economic growth in California! I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
Bonnie Metz

**From:** [mikelle\\_law@shi.com](mailto:mikelle_law@shi.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 6:29:01 PM

---

Mikelle Law  
840 Apollo Street, Suite 223  
El Segundo, CA 90245  
E-Mail: [mikelle\\_law@shi.com](mailto:mikelle_law@shi.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
Mikelle Law

**From:** [Nancyzises@outlook.com](mailto:Nancyzises@outlook.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 10:49:55 PM

---

Nancy Zises  
378 Adeline Ave  
San Jose, CA 95136  
E-Mail: [Nancyzises@outlook.com](mailto:Nancyzises@outlook.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
Nancy Zises

**From:** [mike@dsscontractor.com](mailto:mike@dsscontractor.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 6:25:52 PM

---

Michael Smith  
3002 Dow Ave., Suite 316  
Tustin, CA 92780  
E-Mail: [mike@dsscontractor.com](mailto:mike@dsscontractor.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
Michael Smith

**From:** [charlie.alemi@coastsign.com](mailto:charlie.alemi@coastsign.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 6:22:31 PM

---

Charlie Alemi  
1500 W. Embassy St.  
Anaheim, CA 92802  
E-Mail: [charlie.alemi@coastsign.com](mailto:charlie.alemi@coastsign.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am confident that a merger of OneWest and CIT will benefit both banks and shareholders. I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
Charlie Alemi

**From:** [bernie@directedgemedia.com](mailto:bernie@directedgemedia.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 6:14:23 PM

---

Bernard Caballero  
430 W. Collins Ave  
Orange, CA 92867  
E-Mail: [bernie@directedgemedia.com](mailto:bernie@directedgemedia.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
Bernard Caballero

**From:** [tylerjp@gmail.com](mailto:tylerjp@gmail.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 6:10:37 PM

---

Tyler Price  
25 Stetson Ave  
Kentfield, CA 94904  
E-Mail: [tylerjp@gmail.com](mailto:tylerjp@gmail.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
Tyler Price

**From:** [tmcgovern@filekeepers.com](mailto:tmcgovern@filekeepers.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 6:10:05 PM

---

Thomas McGovern  
6277 East Slauson Ave.  
Commerce, CA 90040  
E-Mail: [tmcgovern@filekeepers.com](mailto:tmcgovern@filekeepers.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
Thomas McGovern

**From:** [marsha\\_brown@shi.com](mailto:marsha_brown@shi.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 6:05:47 PM

---

Marsha Brown  
310 36th Street  
Manhattan Beach , CA 90266  
E-Mail: [marsha\\_brown@shi.com](mailto:marsha_brown@shi.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
Marsha Brown

**From:** [epay@softchoice.com](mailto:epay@softchoice.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 5:45:58 PM

---

Eduardo Payan  
2818 Halsey Ave.  
Arcadia, CA 91006  
E-Mail: [epay@softchoice.com](mailto:epay@softchoice.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,

Eduardo Payan  
Eduardo Payan

**From:** [patrick.glavey@gmail.com](mailto:patrick.glavey@gmail.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](mailto:we.licensing@occ.treas.gov)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 5:24:52 PM

---

Patrick Glavey  
1 Independence Court  
Hoboken, NJ 07030  
E-Mail: [patrick.glavey@gmail.com](mailto:patrick.glavey@gmail.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
Patrick Glavey

**From:** [pbray@kpmg.com](mailto:pbray@kpmg.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 5:16:31 PM

---

Phillip Bray  
550 South Tryon Street  
Charlotte, NC 28202  
E-Mail: [pbray@kpmg.com](mailto:pbray@kpmg.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
Phillip Bray

**From:** [jillana.papparides@gmail.com](mailto:jillana.papparides@gmail.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 5:01:03 PM

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Jillana Papparides  
5951 LARABEE CT  
SAN JOSE, CA 95120  
E-Mail: [jillana.papparides@gmail.com](mailto:jillana.papparides@gmail.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

It is also my belief that approval of this merger will equate to providing more financial resources and support to enable small business owners, such as myself.

Kind regards,  
Jillana Papparides  
Jillana Papparides

**From:** [steven.lafrance@protiviti.com](mailto:steven.lafrance@protiviti.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 10:49:16 PM

---

Steven La France  
400 South Hope Street #900  
Los Angeles, CA 90071  
E-Mail: [steven.lafrance@protiviti.com](mailto:steven.lafrance@protiviti.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
Steven La France

**From:** [oliver@hopenow.com](mailto:oliver@hopenow.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 5:00:49 PM

---

Oliver Samuel Jakubos  
600 13th St NW  
Washington, DC 20005  
E-Mail: [oliver@hopenow.com](mailto:oliver@hopenow.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
Oliver Samuel Jakubos

**From:** [rallegrette@oceanwestcp.com](mailto:rallegrette@oceanwestcp.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 4:52:42 PM

---

Russell Allegrette  
315 W 9th Street  
Los Angeles, CA 90015  
E-Mail: [rallegrette@oceanwestcp.com](mailto:rallegrette@oceanwestcp.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
Russell Allegrette

**From:** [charles.crompton@gmail.com](mailto:charles.crompton@gmail.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](mailto:we.licensing@occ.treas.gov)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 4:37:21 PM

---

Charles Crompton  
392 Alpine St  
Pasadena, CA 91106  
E-Mail: [charles.crompton@gmail.com](mailto:charles.crompton@gmail.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

Onewest bank is great. I support this merger.

Best,  
Charles Crompton

**From:** [bill.pfennig@gmail.com](mailto:bill.pfennig@gmail.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 4:35:29 PM

---

William Pfennig  
22311 Verde Knoll  
San Antonio, TX 78258  
E-Mail: [bill.pfennig@gmail.com](mailto:bill.pfennig@gmail.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,

William Pfennig  
William Pfennig

**From:** [dtangen@colonyinc.com](mailto:dtangen@colonyinc.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 4:25:28 PM

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Darren Tangen  
2450 Broadway, 6th Floor  
Santa Monica, CA 90404  
E-Mail: [dtangen@colonyinc.com](mailto:dtangen@colonyinc.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
Darren Tangen

**From:** [nicole.agnew@gmail.com](mailto:nicole.agnew@gmail.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](mailto:we.licensing@occ.treas.gov)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 4:10:02 PM

---

Nicole Agnew  
275 Greenwich Street, #4E  
New York, NY 10007  
E-Mail: [nicole.agnew@gmail.com](mailto:nicole.agnew@gmail.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
Nicole Agnew

**From:** [jursini@cltic.com](mailto:jursini@cltic.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 3:57:51 PM

---

John Ursini  
1836 Port taggart Place  
Newport beach , CA 92660  
E-Mail: [jursini@cltic.com](mailto:jursini@cltic.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
John Ursini

**From:** [monte.harrick@veritypoint.com](mailto:monte.harrick@veritypoint.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 3:41:44 PM

---

Monte Harrick  
326 Baptiste Way  
La Canada, CA 91011  
E-Mail: [monte.harrick@veritypoint.com](mailto:monte.harrick@veritypoint.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
Monte Harrick

**From:** [jamie.gomez@owb.com](mailto:jamie.gomez@owb.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 3:39:51 PM

---

Jamie Gomez  
2900 Esperanza Crossing  
Austin, TX 78758  
E-Mail: [jamie.gomez@owb.com](mailto:jamie.gomez@owb.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
Jamie Gomez

**From:** [lhirsch@cbcredit.com](mailto:lhirsch@cbcredit.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 3:37:40 PM

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Lee Hirsch  
21031 Ventura Blvd., Suite 900  
Woodland Hills, CA 91364  
E-Mail: [lhirsch@cbcredit.com](mailto:lhirsch@cbcredit.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
Lee Hirsch

**From:** [jaison.chacko@cit.com](mailto:jaison.chacko@cit.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 10:42:06 PM

---

Jaison Chacko

Livingston, NJ  
E-Mail: [jaison.chacko@cit.com](mailto:jaison.chacko@cit.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

merger will retain and create new jobs inKind regards,  
Jaison Chacko

**From:** [nishantha@gotoivy.com](mailto:nishantha@gotoivy.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 3:30:51 PM

---

Nishantha Ruwan  
2920 Huntington Drive  
San Marino, CA 91108  
E-Mail: [nishantha@gotoivy.com](mailto:nishantha@gotoivy.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
Nishantha Ruwan

**From:** [pittermana@gmail.com](mailto:pittermana@gmail.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 3:22:25 PM

---

Aaron Pitterman  
9025 Alcott St #101  
Los Angeles, CA 90035  
E-Mail: [pittermana@gmail.com](mailto:pittermana@gmail.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
Aaron Pitterman

**From:** [kristen.sanders@kredosolutions.com](mailto:kristen.sanders@kredosolutions.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](mailto:we.licensing@occ.treas.gov)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 3:09:32 PM

---

Kristen Sanders  
650 Park Court  
Santa Clara, CA 95050  
E-Mail: [kristen.sanders@kredosolutions.com](mailto:kristen.sanders@kredosolutions.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
Kristen Sanders

**From:** [iane.saenam@kattenlaw.com](mailto:iane.saenam@kattenlaw.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](mailto:we.licensing@occ.treas.gov)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 2:55:27 PM

---

Iane Saenam  
515 S. Flower Street, Suite 1000  
Los Angeles, CA 90071  
E-Mail: [iane.saenam@kattenlaw.com](mailto:iane.saenam@kattenlaw.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
Iane Saenam

**From:** [karen.burrola@randstadusa.com](mailto:karen.burrola@randstadusa.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](mailto:we.licensing@occ.treas.gov)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 2:45:02 PM

---

Karen Burrola  
330 cordova street  
pasadena, CA 91101  
E-Mail: karen.burrola@randstadusa.com

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
Karen Burrola  
Karen Burrola

**From:** [jchrisman@lourdurray.com](mailto:jchrisman@lourdurray.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 2:37:30 PM

---

Joe Chrisman  
2301 Valley Drive  
Hermosa Beach, CA 90254  
E-Mail: [jchrisman@lourdurray.com](mailto:jchrisman@lourdurray.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,

Joe Chrisman  
Joe Chrisman

**From:** [cmongeluzo@ngkf.com](mailto:cmongeluzo@ngkf.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 2:34:30 PM

---

chris mongeluzo  
25 the loch  
roslyn, NY 11576  
E-Mail: [cmongeluzo@ngkf.com](mailto:cmongeluzo@ngkf.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
chris mongeluzo

**From:** [andrewfawer@gmail.com](mailto:andrewfawer@gmail.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](mailto:we.licensing@occ.treas.gov)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 2:28:06 PM

---

Andrew Fawer  
16 Stoneham Drive  
Livingston, NJ 07039  
E-Mail: [andrewfawer@gmail.com](mailto:andrewfawer@gmail.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
Andrew Fawer

**From:** [marty.fawer@gmail.com](mailto:marty.fawer@gmail.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](mailto:we.licensing@occ.treas.gov)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 2:27:40 PM

---

Martin Fawer  
111 W 67 Street  
New York City, NY 10023  
E-Mail: [marty.fawer@gmail.com](mailto:marty.fawer@gmail.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
Martin Fawer

**From:** [markfawer@gmail.com](mailto:markfawer@gmail.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 2:23:38 PM

---

Mark Fawer  
52 East End Avenue  
New York, NY 10028  
E-Mail: [markfawer@gmail.com](mailto:markfawer@gmail.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. We believe the management team is committed to our community and to serving the needs of not only their clients but the community at large.

Kind regards,  
Mark Fawer

**From:** [vivian\\_takeda@sbcglobal.net](mailto:vivian_takeda@sbcglobal.net)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Tuesday, January 06, 2015 11:48:21 PM

---

VIVIAN TAKEDA  
1055 WOODBINE WAY  
SAN JOSE, CA 95117  
E-Mail: [vivian\\_takeda@sbcglobal.net](mailto:vivian_takeda@sbcglobal.net)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
VIVIAN TAKEDA

**From:** [john.oneal@quarles.com](mailto:john.oneal@quarles.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** OneWest CIT Merger  
**Date:** Wednesday, January 07, 2015 3:56:06 PM

---

John ONeal  
2 North Central Avenue  
Phoenix , AZ 85021  
E-Mail: [john.oneal@quarles.com](mailto:john.oneal@quarles.com)

Subject: OneWest CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. I have worked with OneWest for several years, and believe that the management team and OneWest have demonstrated their commitment to serving the needs of their clients and this country. I do not believe there is a need for a public hearing.

Kind regards,  
John ONeal

**From:** [orsona@greenlining.org](mailto:orsona@greenlining.org)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Opposition to the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 1:35:01 AM

---

Orson Aguilar  
1918 University Avenue, 2nd Floor  
Berkeley, CA 94704  
E-Mail: [orsona@greenlining.org](mailto:orsona@greenlining.org)

Subject: Opposition to the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my strong opposition for the pending OneWest and CIT merger. The management team and OneWest have failed to demonstrate their commitment to the community. We look forward to public hearings to further convey our concerns regarding this bank's lack of commitment to LMI communities.

Kind regards,  
Orson Aguilar

**From:** [Keith Ogden](#)  
**To:** [NY Banksup Applications Comments](#)  
**Subject:** Please Hold Public Hearings about OneWest and CIT Bank Merger  
**Date:** Wednesday, January 07, 2015 10:59:38 PM

---

Dear President Dudley and Comptroller Curry,

I am writing because I am concerned about the proposed bank merger of CIT Group and OneWest bank, which would create another Too Big To Fail bank.

I am urging you, as the regulators of these banks, to hold public hearings in Los Angeles so the public can hear more about the risks of allowing another Too Big To Fail bank to be created.

Please show us that Main Street is more important than Wall Street!

Keith Ogden

1861 Bay Road  
East Palo Alto, CA 94303

**From:** [htaliaferro@allenmatkins.com](mailto:htaliaferro@allenmatkins.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 11:24:17 PM

---

Heidi Taliaferro  
114 Paseo de la Serenata  
San Clemente, CA 92672  
E-Mail: [htaliaferro@allenmatkins.com](mailto:htaliaferro@allenmatkins.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
Heidi Taliaferro

**From:** [fnavas@securitybankca.com](mailto:fnavas@securitybankca.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 8:29:55 PM

---

Francisco Navas  
3403 Tenth Street, Suite 830  
Riverside, CA 92501  
E-Mail: [fnavas@securitybankca.com](mailto:fnavas@securitybankca.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. I have no doubts this merger will retain and create new jobs in California. I also believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
Francisco Navas

**From:** [mrf90266@gmail.com](mailto:mrf90266@gmail.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 12:33:57 PM

---

Michael Farrell  
515 S. Figueroa Street  
Los Angeles, CA 90071  
E-Mail: [mrf90266@gmail.com](mailto:mrf90266@gmail.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
Michael Farrell

**From:** [carloss@theautogallery.com](mailto:carloss@theautogallery.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 12:28:24 PM

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Carlos Salgado  
5452 Lindley Ave #112  
Encino, CA 91316  
E-Mail: [carloss@theautogallery.com](mailto:carloss@theautogallery.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
Carlos Salgado

**From:** [lawrence.dicke@sbcglobal.net](mailto:lawrence.dicke@sbcglobal.net)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 12:26:22 PM

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Larry Dicke  
358 Sandpiper Drive  
Davis, CA 95616  
E-Mail: [lawrence.dicke@sbcglobal.net](mailto:lawrence.dicke@sbcglobal.net)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
Larry Dicke

**From:** [jperea@pereaconstruction.com](mailto:jperea@pereaconstruction.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 12:25:19 PM

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Juan Perea  
30 North Raymond Ave, #410  
Pasadena, CA 91103  
E-Mail: [jperea@pereaconstruction.com](mailto:jperea@pereaconstruction.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
Juan Perea

**From:** [henrocks@netins.net](mailto:henrocks@netins.net)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 12:25:18 PM

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Jeffrey Otting  
400 Tyler St S.E  
Cascade, IA 52033  
E-Mail: [henrocks@netins.net](mailto:henrocks@netins.net)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
Jeffrey Otting

**From:** [mperea@pereaconstruction.com](mailto:mperea@pereaconstruction.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 12:23:25 PM

---

Martha Perea  
200 Annandale Road  
Pasadena, CA 91105  
E-Mail: [mperea@pereaconstruction.com](mailto:mperea@pereaconstruction.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
Martha Perea

**From:** [md\\_martin7474@hotmail.com](mailto:md_martin7474@hotmail.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 12:21:01 PM

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Michael Martin  
35197 Ravencreat Crt  
Yucaipa, CA 92399  
E-Mail: [md\\_martin7474@hotmail.com](mailto:md_martin7474@hotmail.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
Michael Martin

**From:** [kkreutziger@controlac.com](mailto:kkreutziger@controlac.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 12:18:24 PM

---

Kent Kreutziger  
5200 E. La Palma Ave  
Anahiem, CA 92807  
E-Mail: [kkreutziger@controlac.com](mailto:kkreutziger@controlac.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
Kent Kreutziger

**From:** [jwade@daca4.com](mailto:jwade@daca4.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 12:18:23 PM

---

James Wade  
1565 Hotel Circle South  
San Diego, CA 92108  
E-Mail: [jwade@daca4.com](mailto:jwade@daca4.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
James Wade

**From:** [maloneymdm@gmail.com](mailto:maloneymdm@gmail.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](http://we.licensing@occ.treas.gov)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 12:15:15 PM

---

Micheal Maloney  
26068 Charonne Ct  
Valencia, CA 91355  
E-Mail: [maloneymdm@gmail.com](mailto:maloneymdm@gmail.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
Micheal Maloney

**From:** [Snapier@ftsius.com](mailto:Snapier@ftsius.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 8:23:47 PM

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Susan Napier  
406 E. Huntinhton Dr #406  
Monrovia, CA 91101  
E-Mail: [Snapier@ftsius.com](mailto:Snapier@ftsius.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
Susan Napier

**From:** [gklein06@gmail.com](mailto:gklein06@gmail.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](http://we.licensing@occ.treas.gov)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 12:12:40 PM

---

Gregory Klein  
1082 Pine Street  
Winnetka, IL 60093  
E-Mail: [gklein06@gmail.com](mailto:gklein06@gmail.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team has high integrity and OneWest has demonstrated its commitment to the community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
Gregory Klein

**From:** [sgraham@allenmatkins.com](mailto:sgraham@allenmatkins.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 12:12:40 PM

---

susan graham  
2307 francisco drive  
newport beach, CA 92660  
E-Mail: [sgraham@allenmatkins.com](mailto:sgraham@allenmatkins.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
susan graham

**From:** [gklein06@gmail.com](mailto:gklein06@gmail.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](http://we.licensing@occ.treas.gov)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 12:12:40 PM

---

Gregory Klein  
1082 Pine Street  
Winnetka, IL 60093  
E-Mail: [gklein06@gmail.com](mailto:gklein06@gmail.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team has high integrity and OneWest has demonstrated its commitment to the community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
Gregory Klein

**From:** [jnewman@idsrealestate.com](mailto:jnewman@idsrealestate.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](mailto:we.licensing@occ.treas.gov)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 12:09:15 PM

---

Jeff Newman  
515 S. Figueroa Street Suite 1600  
Los Angeles, CA 90071  
E-Mail: [jnewman@idsrealestate.com](mailto:jnewman@idsrealestate.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create something vital to our region: jobs and services.

I personally know and have great respect for the One West management team, including Joseph Otting and his senior leadership. They took a defunct and problematic financial institution and rebuilt it into a vigorous, competitive and vibrant member of the business and greater Pasadena and Southern California community.

Based on their outstanding track record and commitment to the community, I see no reason for hearings to be held.

Kind regards,  
Jeff Newman

**From:** [michael.costa@housingpartners.com](mailto:michael.costa@housingpartners.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 12:08:47 PM

---

Michael Costa  
739 26th Street  
Manhattan Beach, CA 90266  
E-Mail: [michael.costa@housingpartners.com](mailto:michael.costa@housingpartners.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
Michael Costa

**From:** [jsasaki@shapell.com](mailto:jsasaki@shapell.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 12:07:30 PM

---

Jon Sasaki  
8383 Wilshire Blvd. #700  
Beverly Hills, CA 90211  
E-Mail: [jsasaki@shapell.com](mailto:jsasaki@shapell.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
Jon Sasaki

**From:** [mollytjolly@gmail.com](mailto:mollytjolly@gmail.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 12:05:54 PM

---

Molly Jolly  
18832 Colony Circle  
Villa Park, CA 92861  
E-Mail: [mollytjolly@gmail.com](mailto:mollytjolly@gmail.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
Molly Jolly

**From:** [whuckins@allenmatkins.com](mailto:whuckins@allenmatkins.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 12:03:29 PM

---

Bill Huckins  
3 Embarcadero Center, 12th Floor  
San Francisco, CA 94111  
E-Mail: [whuckins@allenmatkins.com](mailto:whuckins@allenmatkins.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to California. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated their commitment to serving the needs of not only their clients but the community at large. As a result, I do not believe there is a need for a public hearing.

Kind regards,  
Bill Huckins

**From:** [jwishner@kbw.com](mailto:jwishner@kbw.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 12:01:44 PM

---

Jeff Wishner  
1719 Webster Street  
San Francisco, CA 94115  
E-Mail: [jwishner@kbw.com](mailto:jwishner@kbw.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
Jeff Wishner

**From:** [mflynn@earthlink.net](mailto:mflynn@earthlink.net)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 11:57:44 AM

---

Michael Flynn  
749 Linda Vista Ave  
Pasadena, CA 91103  
E-Mail: [mflynn@earthlink.net](mailto:mflynn@earthlink.net)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

I am a longterm resident of Pasadena and believe that it is vital to the Southern California community banking industry that the merger be approved. This merger is positive both for the people and the business community

Kind regards,  
Michael Flynn

**From:** [dbubis@bettzedek.org](mailto:dbubis@bettzedek.org)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 8:17:53 PM

---

David Bubis  
3250 Wilshire Blvd., Suite 1300  
Los Angeles, CA 90010  
E-Mail: [dbubis@bettzedek.org](mailto:dbubis@bettzedek.org)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
David Bubis

**From:** [rsanders@allenmatkins.com](mailto:rsanders@allenmatkins.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 11:55:20 AM

---

Rachel Sanders  
515 S. Figueroa St. 9th Floor  
Los Angeles, CA 90071  
E-Mail: [rsanders@allenmatkins.com](mailto:rsanders@allenmatkins.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
Rachel Sanders

**From:** [don.wyse@gmail.com](mailto:don.wyse@gmail.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 11:52:29 AM

---

Don Wyse  
2973 Hutton Dr.  
Beverly Hills, CA 90210  
E-Mail: [don.wyse@gmail.com](mailto:don.wyse@gmail.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
Don Wyse

**From:** [cgaffney@indexpromotions.com](mailto:cgaffney@indexpromotions.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 11:48:21 AM

---

Charles Gaffney  
1607 Pontius Ave  
LA, CA 90025  
E-Mail: [cgaffney@indexpromotions.com](mailto:cgaffney@indexpromotions.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
Charles Gaffney

**From:** [bruce.murdoch@trapanidickins.com](mailto:bruce.murdoch@trapanidickins.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 11:43:19 AM

---

Bru ce Murdoch  
515 S. Flower St. Suite 3510  
Los Angeles , CA 90071  
E-Mail: [bruce.murdoch@trapanidickins.com](mailto:bruce.murdoch@trapanidickins.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
Bru ce Murdoch

**From:** [dhoover@hooverkernell.com](mailto:dhoover@hooverkernell.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 11:40:04 AM

---

Diana Hoover  
500 Dallas St., Suite 1360  
Houston, TX 77002  
E-Mail: [dhoover@hooverkernell.com](mailto:dhoover@hooverkernell.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to the community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
Diana Hoover

**From:** [sneakers96@aol.com](mailto:sneakers96@aol.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](http://we.licensing@occ.treas.gov)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 11:36:28 AM

---

charles crompton  
6992 nooksack rd.  
Everson, WA 98247  
E-Mail: sneakers96@aol.com

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing. I have attended some of the events put on by OneWest to better serve the community and seen the faces of the kids of their community who have attended and enjoyed these community event.

Kind regards,  
charles crompton

**From:** [bill@easternvanlines.com](mailto:bill@easternvanlines.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 11:25:49 AM

---

William Coffman  
2671 Pomona Blvd.  
Pomona, CA 91768  
E-Mail: [bill@easternvanlines.com](mailto:bill@easternvanlines.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
William Coffman

**From:** [fabules@prodigy.net](mailto:fabules@prodigy.net)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 11:24:43 AM

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Leslie Jasperson  
1142 Wesley Avenue  
Pasadena, CA 91104  
E-Mail: [fabules@prodigy.net](mailto:fabules@prodigy.net)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
Leslie Jasperson

**From:** [jfriedman@gklaw.com](mailto:jfriedman@gklaw.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 11:17:22 AM

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James Friedman  
1 E. Main St., Ste. 500  
Madison, WI 53703  
E-Mail: [jfriedman@gklaw.com](mailto:jfriedman@gklaw.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
James Friedman

**From:** [joe@prospaces.com](mailto:joe@prospaces.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](mailto:we.licensing@occ.treas.gov)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 11:12:31 AM

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Joe Pawluk  
18585 Gallarno Drive  
Covina, CA 91722  
E-Mail: [joe@prospaces.com](mailto:joe@prospaces.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
Joe Pawluk

**From:** [tim@landwehrs.com](mailto:tim@landwehrs.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 7:38:39 PM

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Tim Landwehr  
195 Barton Place  
Alpharetta , GA 30005  
E-Mail: [tim@landwehrs.com](mailto:tim@landwehrs.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
Tim Landwehr

**From:** [blourd@lourdurray.com](mailto:blourd@lourdurray.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 11:12:23 AM

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Blaine Lourd  
939 Stone Canyon Rd  
Los Angeles, CA 90077  
E-Mail: [blourd@lourdurray.com](mailto:blourd@lourdurray.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
Blaine Lourd

**From:** [Jcoleman@hanleyadvisors.com](mailto:jcoleman@hanleyadvisors.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 11:08:14 AM

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James Coleman  
1345 avenue of the Americas , 27th floor  
New York , NY 10105  
E-Mail: [jcoleman@hanleyadvisors.com](mailto:jcoleman@hanleyadvisors.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
James Coleman

**From:** [kcrompton@peacehealth.org](mailto:kcrompton@peacehealth.org)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 11:03:59 AM

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Kathy Crompton  
6992 Nooksack Rd  
Everson, WA 98247  
E-Mail: [kcrompton@peacehealth.org](mailto:kcrompton@peacehealth.org)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
Kathy Crompton

**From:** [swilner@cgsh.com](mailto:swilner@cgsh.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 11:03:21 AM

---

Steven Wilner  
One Liberty Plaza  
New York, NY 10024  
E-Mail: [swilner@cgsh.com](mailto:swilner@cgsh.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
Steven Wilner

**From:** [skolton12@gmail.com](mailto:skolton12@gmail.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](mailto:we.licensing@occ.treas.gov)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 10:57:18 AM

---

Samantha Kolton  
491 Monroe Ave  
Glencoe, IL 60022  
E-Mail: skolton12@gmail.com

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
Samantha Kolton  
Samantha Kolton

**From:** [Tgoldstein@aeg-la.com](mailto:Tgoldstein@aeg-la.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 10:50:02 AM

---

Todd Goldstein  
800 W Olympic Blvd  
LA, CA 90015  
E-Mail: [Tgoldstein@aeg-la.com](mailto:Tgoldstein@aeg-la.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
Todd Goldstein

**From:** [grace.a.hardy@gmail.com](mailto:grace.a.hardy@gmail.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](mailto:we.licensing@occ.treas.gov)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 10:48:09 AM

---

Grace Hardy  
345 W Fullerton Parkway  
Chicago, IL 60614  
E-Mail: [grace.a.hardy@gmail.com](mailto:grace.a.hardy@gmail.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
Grace Hardy

**From:** [katiemgagnon@gmail.com](mailto:katiemgagnon@gmail.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 10:47:35 AM

---

Katie Gagnon  
12218 Montana Avenue  
Los Angeles, CA 90049  
E-Mail: [katiemgagnon@gmail.com](mailto:katiemgagnon@gmail.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
Katie Gagnon

**From:** [cking@simcoxandbarclay.com](mailto:cking@simcoxandbarclay.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](http://we.licensing@occ.treas.gov)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 10:42:24 AM

---

Chad King  
888 Bestgate Road, Suite 3131  
Annapolis, MD 21401  
E-Mail: [cking@simcoxandbarclay.com](mailto:cking@simcoxandbarclay.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community.

In the course of my practice, I have represented numerous financial institutions. In my experience, OneWest is an exceptionally well managed bank with uncommon focus on doing right by its customers and the general public.

This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Sincerely,  
Chad King

**From:** [jlinn@centerpoint.com](mailto:jlinn@centerpoint.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 10:42:21 AM

---

James Linn  
725 S. Figueroa Street, Suite 3005  
Los Angeles, CA 90017  
E-Mail: [jlinn@centerpoint.com](mailto:jlinn@centerpoint.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
James Linn

**From:** [laurenkrueger3@gmail.com](mailto:laurenkrueger3@gmail.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 7:24:28 PM

---

Lauren Krueger  
8061 Romaine St.  
Los Angeles, CA 90046  
E-Mail: [laurenkrueger3@gmail.com](mailto:laurenkrueger3@gmail.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
Lauren Krueger

**From:** [mark.f.wheeler@me.com](mailto:mark.f.wheeler@me.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 10:41:15 AM

---

mark wheeler  
5010 old federal road  
Louisville, KY 40207  
E-Mail: [mark.f.wheeler@me.com](mailto:mark.f.wheeler@me.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
mark wheeler

**From:** [jdrew@rehrigpacific.com](mailto:jdrew@rehrigpacific.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 10:38:43 AM

---

James Drew  
4010 E. 26th Street  
Vernon, CA 90058  
E-Mail: [jdrew@rehrigpacific.com](mailto:jdrew@rehrigpacific.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
James Drew

**From:** [fj8938@att.com](mailto:fj8938@att.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](mailto:we.licensing@occ.treas.gov)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 10:37:25 AM

---

frank jules  
72372 southridge trail  
palm Desert, CA 92260  
E-Mail: [fj8938@att.com](mailto:fj8938@att.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
frank jules

**From:** [hhertz@squarmilner.com](mailto:hhertz@squarmilner.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 10:28:56 AM

---

Horace Hertz  
11111 Santa Monica Blvd, Suite 800  
Los Angeles, CA 90025  
E-Mail: [hhertz@squarmilner.com](mailto:hhertz@squarmilner.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
Horace Hertz

**From:** [rmr@lsrlaw.com](mailto:rmr@lsrlaw.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](mailto:we.licensing@occ.treas.gov)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 10:08:54 AM

---

Rick Rothfuss  
120 East Fourth Street  
Cincinnati, OH 45202  
E-Mail: [rmr@lsrlaw.com](mailto:rmr@lsrlaw.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing in support of the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. Such a merger will undoubtedly retain and create new jobs in California. I believe the management team and OneWest have demonstrated their commitment to our community and to serving the needs of not only their clients but the community at large and due to this, without the need for a public hearing.

Sincerely,  
Rick Rothfuss

**From:** [John.capone@ININ.com](mailto:John.capone@ININ.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](mailto:we.licensing@occ.treas.gov)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 10:08:32 AM

---

John Capone  
26592 Carretas Dr  
Mission Viejo, CA 92691  
E-Mail: [John.capone@ININ.com](mailto:John.capone@ININ.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
John Capone

**From:** [jcondie@clusterseven.com](mailto:jcondie@clusterseven.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 10:00:20 AM

---

Jeremy Condie  
140 Broadway  
New York, NY 10005  
E-Mail: [jcondie@clusterseven.com](mailto:jcondie@clusterseven.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
Jeremy Condie

**From:** [james.chandler.martin@gmail.com](mailto:james.chandler.martin@gmail.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 9:51:03 AM

---

Chan Martin  
2226 Thetford Ct.  
Charlotte, NC 28211  
E-Mail: [james.chandler.martin@gmail.com](mailto:james.chandler.martin@gmail.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
Chan Martin

**From:** [dfullerton@btig.com](mailto:dfullerton@btig.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 9:50:24 AM

---

david fullerton  
600 montgomery st  
San francisco, CA 94111  
E-Mail: [dfullerton@btig.com](mailto:dfullerton@btig.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
david fullerton

**From:** [hilaire.meire@fsroundtable.org](mailto:hilaire.meire@fsroundtable.org)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 9:46:00 AM

---

Hilaire Meire  
600 13th St NW  
Washington, DC 20005  
E-Mail: [hilaire.meire@fsroundtable.org](mailto:hilaire.meire@fsroundtable.org)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
Hilaire Meire

**From:** [chris.maling@colliers.com](mailto:chris.maling@colliers.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 7:23:30 PM

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Christopher Maling  
1822 West Dr  
San Marino, CA 91108  
E-Mail: [chris.maling@colliers.com](mailto:chris.maling@colliers.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,

Christopher E. Maling  
Executive Vice President  
Colliers International  
Christopher Maling

**From:** [Eric@hopenow.com](mailto:Eric@hopenow.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](mailto:we.licensing@occ.treas.gov)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 9:41:29 AM

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Eric Selk  
1436 Meridian Place NW 306  
Washington DC, DC 20010  
E-Mail: [Eric@hopenow.com](mailto:Eric@hopenow.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
Eric Selk

**From:** [frank.martire@fisglobal.com](mailto:frank.martire@fisglobal.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 9:39:40 AM

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Frank Martire  
601 Riverside Avenue  
Jacksonville, FL 32204  
E-Mail: [frank.martire@fisglobal.com](mailto:frank.martire@fisglobal.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
Frank Martire

**From:** [jerry@grseppala.com](mailto:jerry@grseppala.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](http://we.licensing@occ.treas.gov)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 9:31:31 AM

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Gerald Seppala  
1161 Wayzata Boulevard East  
Wayzata, MN 55391  
E-Mail: [jerry@grseppala.com](mailto:jerry@grseppala.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
Gerald Seppala

**From:** [hayes.roth@gmail.com](mailto:hayes.roth@gmail.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](mailto:we.licensing@occ.treas.gov)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 9:29:22 AM

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Hayes Roth  
1185 Park Ave. #4F  
New York, NY 10128  
E-Mail: [hayes.roth@gmail.com](mailto:hayes.roth@gmail.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
Hayes Roth

**From:** [Azbud@cox.net](mailto:Azbud@cox.net)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](mailto:we.licensing@occ.treas.gov)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 9:23:18 AM

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Jon Ardell  
41915 N 111th Place  
Scottsdale, AZ 85262  
E-Mail: [Azbud@cox.net](mailto:Azbud@cox.net)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
Jon Ardell

**From:** [benjamin.brown@quarles.com](mailto:benjamin.brown@quarles.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 9:03:23 AM

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Benjamin Brown  
1395 Panther Lane, Ste 300  
Naples, FL 34109  
E-Mail: [benjamin.brown@quarles.com](mailto:benjamin.brown@quarles.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to the community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
Benjamin Brown

**From:** [lkeith@entek.com](mailto:lkeith@entek.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](mailto:we.licensing@occ.treas.gov)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 8:57:19 AM

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Larry Keith  
250 N Hansard Ave  
Lebanon, OR 97306  
E-Mail: [lkeith@entek.com](mailto:lkeith@entek.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

Since 2011 OneWest has provided our companies capital and banking support. The management team of OneWest has provided professional services that has done nothing but to help to the success of our business. I am in full support of the CIT and OneWest merger and do not believe there is any need for a public hearing.

Best Regards,

Larry Keith

**From:** [fivebubbles@aol.com](mailto:fivebubbles@aol.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 8:21:17 AM

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Oliver Champagne  
1076 Pine Street  
Winnetka, IL 60093  
E-Mail: [fivebubbles@aol.com](mailto:fivebubbles@aol.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
Oliver Champagne

**From:** [bill.bryan@gmail.com](mailto:bill.bryan@gmail.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 7:35:42 AM

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William Bryan  
3435 Ocean Park Blvd Ste 202  
Santa Monica, CA 90405  
E-Mail: [bill.bryan@gmail.com](mailto:bill.bryan@gmail.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
William Bryan

**From:** [sanders\\_family@verizon.net](mailto:sanders_family@verizon.net)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 6:10:13 AM

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Jay Sanders  
2010 Linnington Avenue  
Los Angeles, CA 90025  
E-Mail: [sanders\\_family@verizon.net](mailto:sanders_family@verizon.net)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
Jay Sanders

**From:** [fehhar@earthlink.net](mailto:fehhar@earthlink.net)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](#)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 7:16:46 PM

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Fritz Hitchcock  
1303 John Reed Court  
City of Industry, CA 91745  
E-Mail: [fehhar@earthlink.net](mailto:fehhar@earthlink.net)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
Fritz Hitchcock

**From:** [jeremygoldstein5@gmail.com](mailto:jeremygoldstein5@gmail.com)  
**To:** [NY Banksup Applications Comments: we.licensing@occ.treas.gov](http://we.licensing@occ.treas.gov)  
**Subject:** Support for the OneWest and CIT Merger  
**Date:** Wednesday, January 07, 2015 5:23:05 AM

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Jeremy Goldstein  
119 Old Church Road  
Greenwich, CT 06830  
E-Mail: [jeremygoldstein5@gmail.com](mailto:jeremygoldstein5@gmail.com)

Subject: Support for the OneWest and CIT Merger

Dear Chair Yellen, President Dudley and Comptroller Curry,

I am writing to offer my support for the pending OneWest and CIT merger. OneWest serves as a strong source of capital and banking services to the Southern California community. This merger will retain and create new jobs in California. I believe the management team and OneWest have demonstrated its commitment to our community and to serving the needs of not only their clients but the community at large and due to this, I do not believe there is a need for a public hearing.

Kind regards,  
Jeremy Goldstein