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August 10, 2007

VIA ELECTRONIC MAIL

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

Re: Correction to Comments Submitted  
Home ownership and Equity Protection Act Hearings  
FRB Docket No. 0P-1253

Dear Ms. Johnson:

It has come to my attention that there is a discrepancy in the foreclosure statistics for St. Clair County, Illinois, I cited in my comments to Federal Reserve Board. The numbers I cited in the text accompanying footnotes 23 and 24 on page 5 reflect foreclosures ordered, from 1996 through 2000, but foreclosures filed from 2001 through 2005. Obviously the latter will be much higher than the former. The comparable numbers show a rise of 85% in foreclosures ordered from 148 in 1995 to 274 in 2000, and a rise of in foreclosures filed of 10% from 934 in 2001 to 1038 in 2005. I have not been able at this time to get comparable foreclosure numbers for the entire period.

I apologize for any inconvenience caused by my error.

Sincerely,

/s Diane E. Thompson  
Diane E. Thompson

