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August 5, 2010

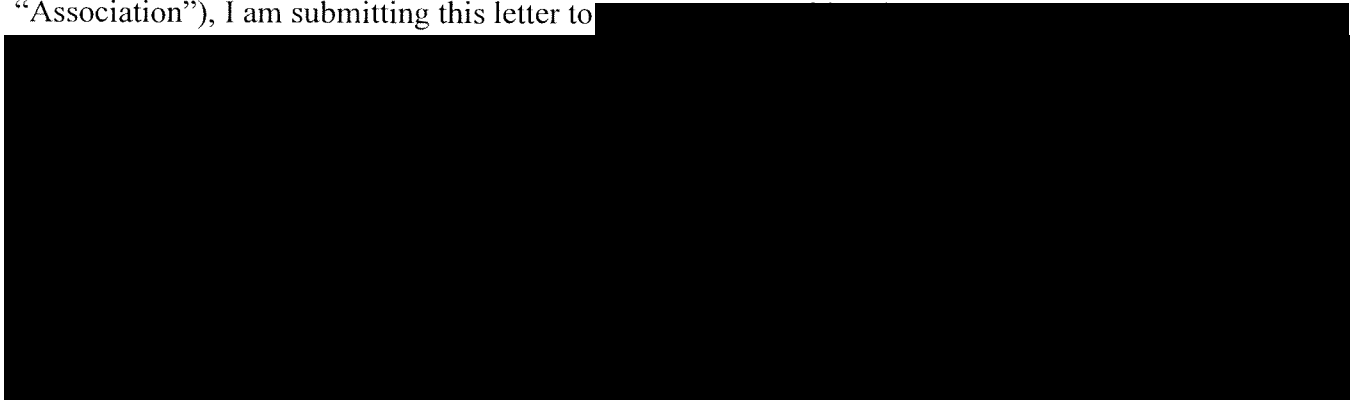
VIA MESSENGER

Daniel T. McKee
Regional Director
Office of Thrift Supervision
One South Wacker Drive
Suite 2000
Chicago, Illinois 60606

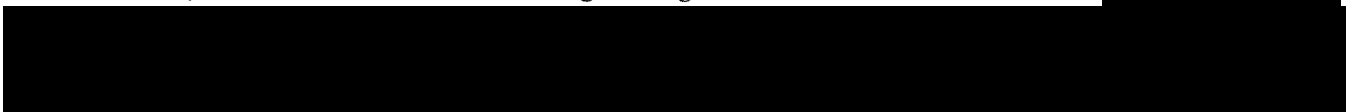
Re: Second Federal Savings and Loan Association of Chicago's Application to
Participate in the Community Development Capital Initiative

Dear Mr. McKee:

On behalf of Second Federal Savings and Loan Association of Chicago (the
"Association"), I am submitting this letter to



As provided in the March 31, 2010 cover letter and Application, the Association is a
Community Development Financial Institution with the mission of meeting the credit needs of
the Mexican-American community within its market area. The Association is an integral part of
its community and received an "Outstanding" rating in its latest CRA examination.

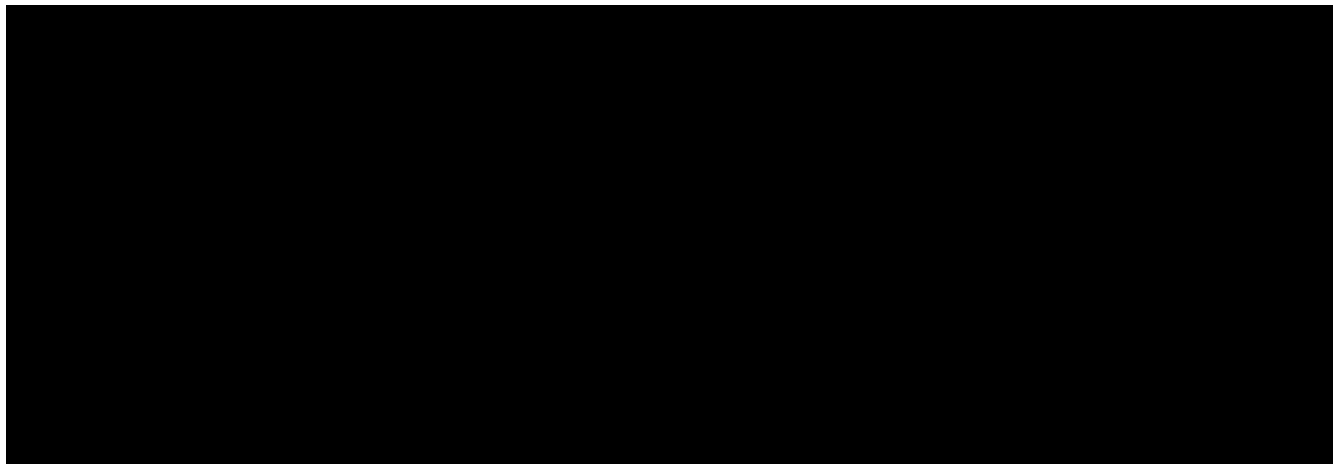
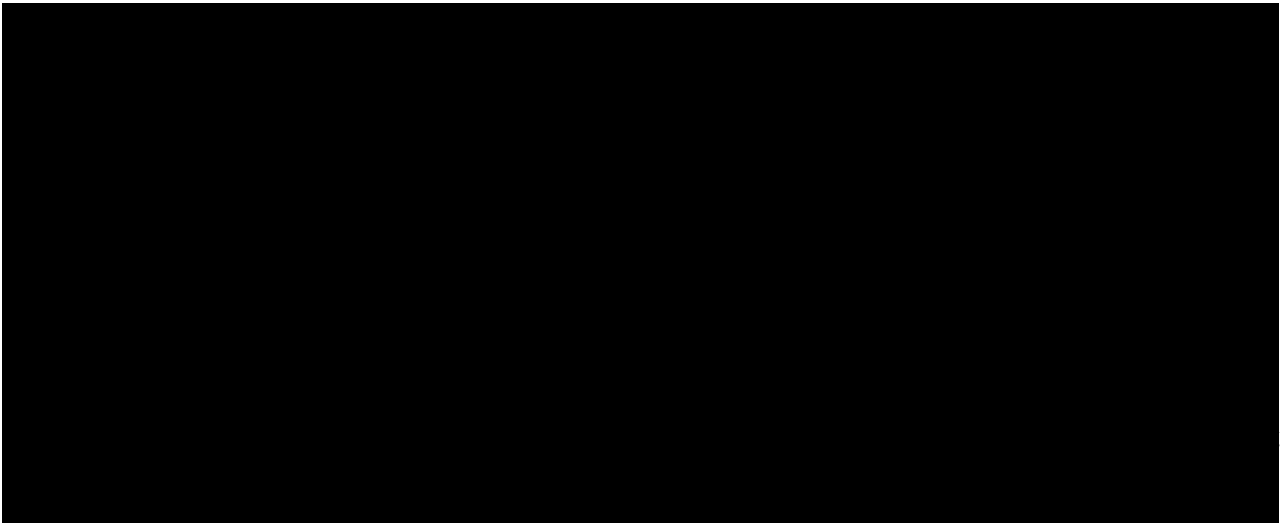
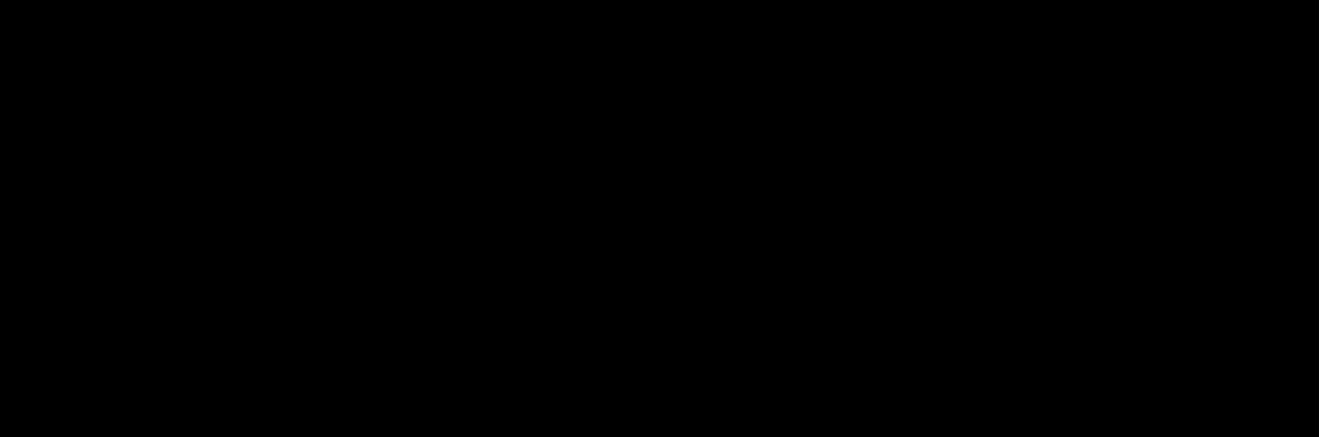


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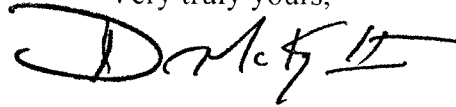
Daniel T. McKee

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If you have any questions regarding this letter, please do not hesitate to contact me directly.

Very truly yours,

A handwritten signature in black ink, appearing to read "D. McKay II". The signature is stylized with a large initial "D" and a horizontal line extending from the end.

Daniel C. McKay, II

DCM/tc

cc: U.S. Department of the Treasury, Office of Financial Stability
Susan Madson, Office of Thrift Supervision (via email)
Ellen Chamopoulos, Office of Thrift Supervision (via email)