

May 20, 1996

Mr. Eugene A. Ludwig  
Comptroller of the Currency  
Washington, DC 20219

Dear Gene:

It is with regret that I announce my resignation, effective June 21, 1996, as Senior Deputy Comptroller for Capital Markets. I have had an exciting and challenging three years at the OCC. I have appreciated the opportunity to work with such a talented and professional staff and to work on so many timely and complex supervisory issues. But most of all I have appreciated the opportunity to work so closely with a person of such vision and conviction as yourself. And, I thank you for the invaluable opportunity you have given me.

Sincerely, Douglas E. Harris  
Senior Deputy Comptroller for Capital Markets