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**From:** Mariela Blanco [mariela@jimenezandassociates.com]  
**Sent:** Friday, May 05, 2006 3:56 PM  
**To:** Comments, Regulation  
**Subject:** RIN 1506-AA85

May 01, 2006

Financial Crimes Enforcement Network  
P.O. Box 39  
Vienna ,Va. 22183

RIN 1506-AA85

To Whom It May Concern:

First of all, we would like to say thank you for giving us the opportunity to express our opinion over the so called " Deposit Bank Accounts" issue.

We read your memorandum and are happy to hear that many institutions had shown a big interest in coming out with new regulations that eventually will resolve this problem.

The meeting of March 8, 2005 addressed many of our main concerns, since we are in the same parallel line as the rest of the MSB industry.

Our company is a micro-business, which provides employment for six families and every year since its operations has received auditing ratings #1 by the State Department of Banking. Nonetheless these ratings were not useful when trying to open up new bank accounts with every and all bank institutions located in our city.

We as the other MSB employers experienced the unexpected regarding the closing of our bank account after more than 15 years of doing business with the same financial institution. Therefore putting us in a bond of looking for ways to make payroll tax deposits through other difficult means.

New reforms and regulations are much needed at this time, hopefully we can reach to a solution for the best interest of every party involved.

Sincerely yours,  
Cristobal Torres, President  
Crisam Adomo Inc. DBA Casa de Cambio Anahuac

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