

Mail Stop 4561

October 11, 2007

William Gray  
Chief Financial Officer  
Carver Bancorp, Inc.  
75 West 125<sup>th</sup> Street  
New York, New York 10027

**RE: Carver Bancorp, Inc.  
Form 10-K for the Fiscal Year Ended March 31, 2006  
Form 10-K/A for the Fiscal Year Ended March 31, 2006  
File No. 001-13007**

Dear Mr. Gray,

We have completed our review of your Form 10-K and have no further comments at this time.

Sincerely,

Paul Cline  
Senior Accountant