

September 14, 2007

Mail Stop 4561

By U.S. Mail and facsimile to (561)487-1632

Robert Nichols
Chief Financial Officer
Sun American Bancorp
1200 North Federal Highway, Suite 111A
Boca Raton, Florida 33432

**Re: Sun American Bancorp
Form 10-K for Fiscal Year December 31, 2006
Filed March 29, 2007
File No. 001-32183**

Dear Mr. Nichols:

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

Sincerely,

Donald A. Walker
Senior Assistant Chief Accountant