

Mail Stop 4561

November 20, 2006

Michael Moulton
Chief Financial Officer
Epic Bancorp
851 Irwin Street
San Rafael, CA 94901

**RE: Epic Bancorp
Form 10-K for Fiscal Year Ended December 31, 2005
Filed March 30, 2006
File No. 000-50878**

Dear Mr. Moulton,

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

Sincerely,

Kevin W. Vaughn
Accounting Branch Chief