



DIVISION OF  
CORPORATION FINANCE

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549

Mail Stop 4561

December 11, 2008

F.R. Saunders, Jr.  
President and Chief Executive Officer  
2170 West Palmetto Street  
Florence, South Carolina 29501  
By U.S. Mail and facsimile to (843) 656-2099

**Re: First Reliance Bancshares, Inc.**  
**Form 10-K for the fiscal year ended December 31, 2007**  
**Form 10-Q for the quarterly period ended March 31, 2008**  
**Form 10-Q for the quarterly period ended June 30, 2008**  
**Form 10-Q for the quarterly period ended September 30, 2008**  
**File No. 000-49757**

Dear Mr. Saunders:

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

Sincerely,

John P. Nolan  
Senior Assistant Chief Accountant