

July 28, 2009

Jane P. Hutton  
Chief Financial Officer  
Jefferson Bancshares, Inc.  
120 Evans Avenue  
Morristown, Tennessee 37814

**Re: Jefferson Bancshares, Inc.**  
**Item 4.02 Form 8-K**  
**Filed July 13, 2009**  
**File No. 000-50347**

Dear Ms. Hutton:

We have completed our review of your Form 8-K and have no further comments at this time.

Sincerely,

Christina Harley  
Reviewing Accountant