



DIVISION OF  
CORPORATION FINANCE

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

February 18, 2011

DeWitt Drew  
President and Chief Executive Officer  
Southwest Georgia Financial Corporation  
201 First Street, S. E.  
Moultrie, Georgia 31768

**Re: Southwest Georgia Financial Corporation**  
**Form 10-K for the Fiscal Year Ended December 31, 2009**  
**Filed March 31, 2010**  
**File No. 1-12053**

Dear Mr. Drew:

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

Sincerely,

Mark Webb  
Legal Branch Chief