

Via Facsimile and U.S. Mail  
Mail Stop 6010

September 7, 2006

Mr. Mark J. Morrison  
Chief Financial Officer  
Hallmark Financial Services, Inc.  
777 Main Street, Suite 1000  
Fort Worth, TX 76102

**Re: Form 10-K for the Fiscal Year Ended December 31, 2005**  
**Filed March 23, 2006**  
**File No. 001-11252**

Dear Mr. Morrison,

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

Sincerely,

Joseph J. Roesler  
Accounting Branch Chief