

July 10, 2007

Mail Stop 4561

Darrell R. Rains  
Chief Financial Officer  
Southeastern Bank Financial Corp.  
3530 Wheeler Road  
Augusta, GA 30909

**Re: Southeastern Bank Financial Corp.  
Form 10-K for the period ended December 31, 2006  
Form 10-Q for the quarter ended March 31, 2007  
File No. 0-24172**

Dear Mr. Rains:

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

Sincerely,

Hugh West  
Accounting Branch Chief