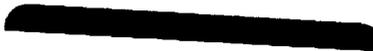




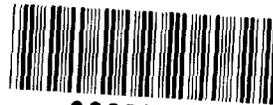
American Stock Exchange
86 Trinity Place
New York, NY 10006-1872

January 13, 2006

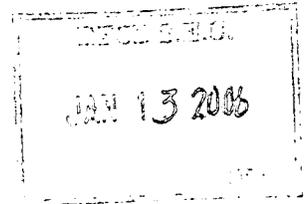
Mr. Brian Johnson
Branch Chief
Filer Support 2
Office of Filing Information
Securities and Exchange Commission
Judiciary Plaza
100 F Street, NE
Washington, DC



1-14771



06021357



Dear Mr. Johnson:

This is to certify that on January 13, 2006, the American Stock Exchange, Inc. (the "Exchange") received from MicroFinancial, Inc., (the "Registrant") a copy of the Registrant's application on Form 8A-12B for the registration of the following securities:

Common Shares, \$.01 par value per share

We further certify that the above described security has been approved by the Exchange for listing and registration.

We understand that the Registrant is seeking immediate acceleration of the effective date of registration, and we hereby join in such request.

PROCESSED

JAN 19 2006 E

THOMSON
FINANCIAL

Sincerely,

Bryan Fischer
Managing Director
Listing Qualifications Department

cc: Herbert Scholl