

January 18, 2008

Mail Stop 4561

Austin L. Roberts, III
President and Chief Executive Officer
Bay Banks of Virginia, Inc.
100 South Main Street
Kilmarnock, Virginia 22482

**RE: Bay Banks of Virginia, Inc.
Form 10-K for Fiscal Year Ended December 31, 2006
Filed March 23, 2007
File No. 000-22955**

Dear Mr. Roberts,

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

Sincerely,

Paul Cline
Senior Accountant