

Mail Stop 4561

January 17, 2007

Paul Moore  
Chief Financial Officer  
Bank of the Ozarks, Inc.  
12615 Chenal Parkway, P.O. Box 8811  
Little Rock, Arkansas 72231

**RE: Bank of the Ozarks, Inc.  
Form 10-K for the Fiscal Year Ended December 31, 2005  
File No. 333-27641**

Dear Mr. Moore,

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

Sincerely,

Paul Cline  
Senior Accountant