

From: Ned Ware [mailto:ned.ware@southsidebank.net]
Sent: Tuesday, March 22, 2005 2:29 PM
To: Comments
Subject: RIN No. 3064-AC89 - CRA Regulations.

I agree with raising the bar with respect to full CRA reporting under large bank guidelines. The asset size benchmark should be at least 1 Billion given the required resources to track and monitor the loan data as directed under large bank CRA requirements.

William E. Ware, III (Ned)
Vice President, Commercial Banking
Southside Bank
Tappahannock, Virginia