From: MHeaden@bmtc.com [mailto:MHeaden@bmtc.com] Sent: Thursday, March 05, 2009 1:22 PM To: Comments Subject: Assessments, RIN 3064-AD35

I work at a community that didn't originate sub-prime or option payment loans and I think that it is unfair that community bank's like ours are being hit with special assessements to pay for the sins of the Wall Street banks who are getting taxpayers monies to stay in business.

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