

From: Susan Kakela [mailto:skakela@countrybankusa.com]
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To: Comments
Subject: Assessments, RIN 3064-AD35

I am part of a small community bank in rural North Dakota and I handle the real estate loans for our main and branch bank. I have never originated an adjustable rate mortgage, a "no income/no asset" loan, or participated in the risky practices that helped to lead our country toward this economic crisis. To access this proposed special assessment on top of regular assessments, will cause a hardship that will start at the top of the organization, most certainly trickle down to the bottom, and ultimately adversely impact the entire organization. This "Guilty by Association" assessment is unfair and wrong.

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