



April 11, 2006

Mr. Robert E. Feldman
Executive Secretary
FDIC
550 17th Street, NW
Washington, DC 20429

Re: CRE Guidance

Dear Mr. Feldman:

As Chairman and CEO of First United Bank & Trust, I am writing to you to express my concerns regarding the pending Guidance impacting commercial real estate loans. I would respectfully request that the effective date of the Guidance be postponed, and that it be subjected to further study.

Chief among my concerns is the imposition of a new definition of concentrations in commercial and real estate loans (CRE). There needs to be delineations within this to accommodate the variations of risk. Consideration needs to be given to geography, the structure of the loans and other individual characteristics pertaining to each facility.

As a community bank, we are looked to as a source of financial solutions by many small businesses. An overly burdensome regulation could hamper our ability to serve these customers in a way that helps our communities.

Sincerely,

A handwritten signature in cursive script that reads "William B. Grant".

William B. Grant
Chairman of the Board and
Chief Executive Officer

WBG/cf

Customer Service Center: Telephone 1-888-MYBANK4 (1-888-692-2654)

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