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Sent: Thursday, March 05, 2009 7:33 AM

To: Comments

Subject: 20% Ass

Build the fund with TARP Monies. I do not think is should be the business of the small community to fund the losses of large banks now at a time where depository funds are hard to find. We nee our capital to loan. Small Community banks need all of their assets to keep the community going. At least think about splitting up the payments over the next three years.

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