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**Sent:** Monday, March 23, 2009 5:22 PM  
**To:** Comments  
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**Subject:** Assessments - Interim Rule - RIN 3064-AD35

This assessment would take resources from healthy bank's that took good care of their business and benefit those banks that were involved in risky behavior. With all due respect, I feel that the assessment is being done under the argument that the "confidence in the banking industry " could be in question, if we don't just pay up. I suggest that we should have stopped the questionable loans many years earlier, when the "everyone deserves their own home" agenda was being forced on banks. This assessment will negatively impact the good banks and possibly cause some marginal banks to become problem banks. The fact that this assessment is not risk based is also very unfair to good banks that took care of business. I realize that the reality of the situation is that the FDIC is looking for a way to pay for the problems and guess who are the only banks that can pay. The administration and both houses are throwing money at every cause that raises it's hand and the truth is that the FDIC would be the very best place to put that money. Then they could just let the FDIC do what they do best, monitor, clean up and or close banks!

Thank you for your attention to this matter,

Brady Yeary

FirstBank Southwest