

From: Layne Newman [mailto:lnewman@bmktitle.com]
Sent: Thursday, October 18, 2012 12:16 PM
To: Comments
Subject: FW: Basel III FDIC RIN 3064-AD95,RIN 3064-AD96,RIN 3064-D97



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From: Layne Newman
Sent: Thursday, October 18, 2012 11:10 AM
To: 'regs.comments@occ.treas.gov'
Subject: Basel III OCC Docket ID OCC-2012-0008,0009,0010

RE: Basel III Proposals

Ladies and Gentlemen:

Our bank, Benchmark Bank, is a community bank with approximately \$350 million in assets. We have three full-service bank branches, with an additional branch due to open soon. We also have mortgage operations that serve Texas and also other states.

We are very concerned about the regulations put forth in the Basel III proposals. Our bank is a strong one, but these regulations would adversely affect our ability to serve our customers with the banking services we have traditionally provided for many years. Of special concern to us are the changes proposed for residential mortgages and mortgage servicing assets. The changes may force us to raise a great amount of additional capital. This would be a difficult thing for us to do. The possibility exists that we would have to discontinue these services. This would hurt our customers and employees, as well as our financial well-being.

We believe the proposed changes in regulations will harm our and all small community banks. Banks like Benchmark are the backbone of our country's ability to receive banking services at a reasonable price. Please consider exemptions for community banks for the Basel III proposals, as we know they will be a great detriment to the banks themselves and their customers.

Thank you for your consideration of our concerns. We believe a strong system of small community banks is imperative to the growth of businesses and individuals in American, and we hope you think so too.

Your truly,

Layne C. Newman
Senior Vice President
Benchmark Bank



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