

From: Craig Womble [mailto:cwomble@BenchmarkBank.com]
Sent: Wednesday, October 17, 2012 6:58 PM
To: Comments
Subject: Basel III FDIC RIN 3064-AD95, RIN 3064-AD96, and RIN 3064-D97

As head of mortgage services at Benchmark Bank I am very concerned about the Basel III proposal. My concern is not only for myself but for my customers, fellow employees, and the banking system in general! Benchmark Bank is a strong community bank that has a sterling reputation and services it's customers' needs from checking accounts to mortgage loans. This proposal could force Benchmark Bank to shutter some services and as a result it would ripple through our community affecting the lives of employees and the servicing needs of the many customers we have worked hard to gain.

I pray you will see your way clear to leave the small community bank out of the Basel III proposal and allow us to service our community as we have been doing for 46 years.

Thank you,

Craig Womble



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