

**From:** [Angie Riley](#)  
**To:** [Regs.Comments](#)  
**Subject:** Basel III OCC Docket ID Occ-2012-0008, 0009, and 0010  
**Date:** Wednesday, October 03, 2012 3:35:01 PM

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Jennifer J. Johnson, Secretary  
Board of Governors of the Federal  
Reserve System  
20th Street and Constitution Avenue,  
N.W. Washington, D.C. 20551

Office of the Comptroller of the  
Currency  
250 E Street, SW  
Mail Stop 2-3  
Washington, DC 20219

Robert E. Feldman  
Executive Secretary  
Attention: Comments/Legal ESS  
Federal Deposit Insurance Corporation,  
550 17th Street, N.W.  
Washington, D.C. 20429

Re: Basel III Capital Proposals

Ladies and Gentlemen:

Basel III will restrict people's ability to get a home loan or any home financing. Community banks may have to get out real estate lending all together due to the new standards. This law requiring a percentage of loans to be aside will greatly affect the amount of money available to community banks to offer local customers. It will greatly affect the ability of small town community banks to offer loans to hard working individuals.