

**From:** Bruce Gumbiner [<mailto:bgumbiner@americanbusinessbank.com>]  
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I would like to complement the agencies on streamlining and eliminating the community development category of NSP that is no longer functional for either the examiners or the institutions.

In addition to the change for NSP I suggest that the agencies consider consolidating the categories of Economic Development and Revitalization and Stabilization as many loans fit into both categories.

My final suggestion is to create a new area for review and focus of Veterans Activities. This is an area that has needed attention for almost as long as our country has existed and will not go away in the near future.

Thank you for the opportunity to express my opinion.

Best regards,

***M. Bruce Gumbiner***

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