

From: Tony Kirgis [<mailto:tkirgis@university-bank.com>]

Sent: Tuesday, November 21, 2017 4:57 PM

To: Comments

Subject: October 27, 2017 - FDIC Notice of Proposed Rulemaking: Simplifications to the Capital Rule Pursuant to the Economic Growth and Regulatory Paperwork Reduction Act of 1996; Comment Request (3064-AE59)

To Whom it May Concern:

Please take note of my strong support of the proposed changes in this notice of proposed rulemaking. Likewise, I would also like to express my support for the revised Basel 3 capital treatment of Mortgage Servicing Rights, Deferred Tax Assets and Minority Equity Interest in a subsidiary of a bank.

Please be encouraged to implement these rules changes as of December 31, 2017 and thank you for your efforts at regulatory relief for community banks like our own.

Sincerely,

Tony Kirgis

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