

**From:** Brad Becker [<mailto:brad.becker@bankononb.com>]

**Sent:** Tuesday, October 02, 2018 9:43 AM

**To:** Comments

**Subject:** September 28, 2018 - Proposed Agency Information Collection Activities; Comment Request; CECL and EGRRCPA Reporting Revisions (OMB Number: 3064-8211, 7100-0032, 3064-0011 and 0159)

Sorry, one other thing.....the definition of Pre-Sold homes in the Call Report is not applicable to Minnesota – there should be no pre-solds reported by anyone as it is not the practice here to hold earnest money essentially in escrow at a title company, etc. It is typically held by the builder.

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