

**From:** David Burnett [mailto:dburnett@midmobank.com]  
**Sent:** Monday, September 24, 2012 2:25 PM  
**To:** Comments  
**Subject:** Basel III FDIC RIN 3064-AD95, RIN 3064-AD96, and RIN 3064-D97

To Whom it may concern:

This is the second time I have written on my concerns with Basel III. I have worked for the same community bank for 20 years. With the proposed capital restructure found in the Basel III reform, my independent bank will be hindered in its ability to loan money as we have done so since 1927. Loan requests like commercial developments most likely will not even be considered going forward to the intense capital requirements in the proposed. Residential home loans will also be hindered due to the increase capital requirements as well as many other of our loan products. The proposed reform will make a huge derogatory impact on our bank, our customers, and our communities.

Sincerely,

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