

From: "Margaret L. Duty" <mduty@firstbank.com> on 04/11/2006 01:10:02 PM

Subject: Commercial Real Estate Lending

April 11, 2006

Dear Sirs,

My name is Margaret Duty . I am Vice President/Loan Officer at The First Bank & Trust Co. in Lebanon, Virginia. I would like to express my strong objection to the proposed regulations regarding commercial real estate lending (Docket No. OP-1248" Commercial Real Estate Proposal). I oppose this regulation for many reasons. First of all, I feel that this will hurt real estate lending by possibly causing an artificial real estate recession. While some banks may originate risky loans, our bank takes great pride in having outstanding credit underwriting and consistently produces high credit quality loans. ***Why should we be punished?*** Before imposing regulation on the entire industry, the Board should regulate the banks making these risky loans. Furthermore, this regulation will only cause Banks to make higher risk unsecured credits thus causing more banks to produce poor quality loans.

While I believe in regulation, I think this goes overboard and will have a totally adverse affect oncommercial lending. Our bank prides itself in being a strong commercial based bank. This regulation will cause an unneeded crisis in the banking industry.

Thank you for the opportunity to express my concerns.

Sincerely,

Margaret L. Duty, VP / Loan Officer

First Bank and Trust Co.

Lebanon, VA 24266

276-889-4622 P 276-889-4625 F

mduty@firstbank.com

Thank you.