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We would urge the members of Congress to support exempting community bank mortgages held in portfolio from new requirements on escrow accounts. We urge Congress for exemption for community bank mortgage loans that are held in portfolio, which would preserve the availability of mortgages for many community bank customers, especially in the rural areas that we work with. Our mortgage loans are held in our portfolio and we have a vested interest in how the loans perform and in ensuring that the loans, including monthly costs of taxes and insurance are affordable for our borrowers. In order for us to be of a service to our community and to be able to continue to offer mortgage services to our customers we urge that community banks are allowed exemption from any new requirements to escrow accounts. Community banks have always practiced safe and sound lending and have not been part of the sub prime lending that caused the mortgage infractions of the past years. Again we urge Congress to act responsibly and exempt community banks from any further actions on escrow accounts on loans held in our portfolio.