

From: The First National Bank in Wadena, Scott J. Pettit  
Subject: Reg. Z

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Comments:

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Comments:

What will be considered to be classified as a rural or underserved area? I strongly support this proposal, our bank is located in central Minnesota with city population approx. 4500. We serve the rural area and a high percentage of our real estate business is 3-5 year balloons. This needs to be preserved or you will take away financing opportunities for many of our customers.