

From: Benchmark Bank, Craig Womble
Proposal: 1442 (RIN 7100-AD 87) Regs H, Q, & Y Regulatory Capital Rules
Subject: Regs H & Y Regulatory Capital Proposals

Comments:

As head of mortgage services at Benchmark Bank I am very concerned about the Basel III proposal. My concern is not only for myself but for my customers, fellow employees, and the banking system in general! Benchmark Bank is a strong community bank that has a sterling reputation and services it's customers' needs from checking accounts to mortgage loans. This proposal could force Benchmark Bank to shutter some services and as a result it would ripple through our community affecting the lives of employees and the servicing needs of the many customers we have worked hard to gain.

I pray you will see your way clear to leave the small community bank out of the Basel III proposal and allow us to service our community as we have been doing for 46 years.

Thank you,

Craig Womble
Benchmark Bank