

From: George Briant [fnbc@classicnet.net]
Sent: Monday, April 10, 2006 11:37 AM
To: Comments, Regs
Subject: CRE Guidance, Docket Numbers: 06-01, OP-1248, 2006-1

George Briant
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April 10, 2006

Comments to OTS

Dear Comments to OTS:

Dear Sirs:

As the President of a small community bank, I would like to express my opposition to the CRE proposal. As with most banks, we have a very conservative underwriting policy for loans that would fall in this category. We know our customers as well as the property that we are financing. Each credit is monitored from inception to payoff.

There are more than adequate laws and regulations currently in place that allow regulators to adequately supervise and monitor this type of lending. This proposal will ultimately hurt the consumer and small communities as it will only serve to impede our ability to serve this important need in our respective lending areas.

Examiners should consider commercial real estate lending on a bank by bank basis and take appropriate action as needed. There are adequate capital guidelines in place and certainly no need to further complicate the issue with this type of new regulation.

Sincerely,

George Briant
President
The First National Bank of Canadian
Box 97
Canadian, TX 79014

Sincerely,

George Briant
806 323 6455

