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Evans, Sandra E

From: Dave Griffin [dgriffin@marsbank.com]
Sent: Wednesday, March 17, 2004 11:47 AM
To: regs.comments@occ.treas.gov; regs.comments@federalreserve.gov; comments@fdic.gov;
regs.comments@ots.treas.gov
Subject: CRA Notice of Proposed Rulemaking

I am the Loan Review/Compliance/CRA Officer of a \$280 million community bank. This would be the first year of being considered a Large CRA Bank. In every other regulatory matter a bank our size is a Small Bank. I encourage the regulators to change the threshold from \$250 million to at least \$500 million. This will allow me and my bank to make more CRA-type loans and reduce the time spent keeping CRA records.

Griffin
Officer
National Bank

David L.
CRA
Mars