

From: "DON PATTILLO" <dpattillo@classicnet.net> on 05/20/2005 03:21:48 PM

Subject: Classification of Commercial Credit Exposures

The proposed classification system reminds me of the Corps of Engineers supposed motto: "Keep Busy." The current classifications in fact do take into account the ability to pay as well as the estimated loss. To require the type of analysis apparently contemplated by the proposal, particularly for small banks seems to have been dreamed up by someone who doesn't have enough to do. Please leave our current classification system as it is.