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I am writing in regards of the NCUA Board proposal to change the definition of Construction and Development loans- Regulation 723. I am opposed to the proposal for many reasons.

My husband and I own and operate a small farm, and we rely upon our partnership with the credit union to improve our operation and remain viable. In the last few years we have seen numerous farmers selling and leave the agriculture industry. Too much of this is related to the lack of competitive financing available in rural Minnesota. Central Minnesota Federal Credit Union has a good history of serving the community with a strong reputation for helping and serving our farmers with Construction and Development loans. The small towns need Credit union service to survive and grow.

Thank you for your attention regarding this issue,

Lynn Stommes