

# 2 Watson

As president of a \$200 million community bank, I have many loan officers who make all sorts of loans, and many may make two or three real estate loans a year...surely, I would not like to see them not exempt from the section 352, whatever that is.....Those of us in small community banks who only make a handful of conventional real estate loans (do not package loans for resale) surely know the purposes and parties involved, and laundering risk would be absolutely minimal.

Thank you for the opportunity to comment.