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NCUA MBL Comment

Subject: Proposed Rulemaking Part 723

Dear Sir or Madam:

I wish to express my support for NCUA's effort on easing regulatory burden on credit unions that assist members with business lending. The reality in our market is that generally banks do not sufficiently provide capital funding to small business if the small business loan request is not at greater funding levels than what most small businesses require or view those entrepreneurs as high risk for their profit profile. I believe that credit unions are positioned to help create through a reduced regulatory burden on credit unions an effective funding capital resource to small business. I urge the decision makers to favorably work to create and provide credit unions with a reduced regulatory burden required to help build the economy and most importantly those business members we serve.

Respectfully submitted,

Armando A. Martinez
President/CEO



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