

From: [Tim Byrd](#)
To: [Regulatory Comments](#)
Subject: 12 CFR Parts 700, 701, 702, 703, 713, 723 and 747
Date: Thursday, April 24, 2014 11:03:54 AM

Hello,

I am a little confused regarding your recent proposal, please help me understand. How do you justify the need for CUs to hold higher reserves on mortgages than banks do?

Sincerely,

Tim Byrd