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**Evans, Sandra E**

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**From:** Mike Sebastian [mikes@fourstarnet.net]  
**Sent:** Thursday, August 14, 2003 12:00 PM  
**To:** regs.comments@federalreserve.gov; comments@fdic.gov; regs.comments@occ.treas.gov;  
regs.comments@ots.treas.gov  
**Subject:** EGRPRA

I would like to thank you for all the recent work done in helping to reduce the requirements placed on the small community banks. We are very appreciative of your efforts and encourage you to continue to examine regulations and make exceptions for our smaller banks. The regulators have been very helpful with this and I know that this come from a mandate for the regulators to work with the community banks in a more "helpful" manner. Keep up the good work.

Michael Sebastian  
Executive Vice President  
Washita Valley Bank  
Fort Cobb, Oklahoma

08/14/2003