From: Wendell Cassell [WCassell@mandpbank.com] Sent: Tuesday, April 20, 2004 9:44 AM To: 'regs.comments@federalreserve.gov'; 'comments@fdic.gov'; 'regs.comments@occ.treas.gov'; 'regs.comments@ots.treas.gov' Cc: 'robert.rowe@icba.org.' Subject: EGRPRA

I agree with Rob Rowe, Regulatory Counsel Memorandum dated April 7,2004 that something needs to be done to reduce the regulatory burden on us bankers.

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