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Evans, Sandra E

From: Mona Swann [mswann@ccbanc.net]

Sent: Monday, February 23, 2004 2:15 PM

To: regs.comments@federalreserve.gov; comments@fdic.gov; regs.comments@occ.treas.gov;
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Subject: EGRPRA

I think the Right of Recession on Real Estate loans should be revisited. This is a burden on customers to have to wait three days and make another trip to the bank.

In 32 years of lending, I have never had one consumer exercise their right to rescind a transaction.

Dennis M. Walker, PRESIDENT & CEO