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**From:** Daron G. VanBeek [DGVanBeek@fnbsf.com]  
**Sent:** Thursday, April 01, 2004 9:34 AM  
**To:** regs.comments@federalreserve.gov; comments@fdic.gov; regs.comments@occ.treas.gov; regs.comments@ots.treas.gov  
**Subject:** EGRPRA

Why should we as loan officers be bogged down with unnecessary paperwork. What you have done is confused the customer even more with all your different forms. Consequently, we are burdened with unnecessary paperwork. I can understand some monitoring but it has gone overboard. The HMDA laws are confusing and burdensome. The HUD and HUD 1A's make no sense. The Good Faith Estimates are a double-dip. Have some common sense bankers that work with these forms everyday write these regulations. Please, reduce the unnecessary, burdensome paperwork which does more confusion than good. Thank you.

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