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Sent: Monday, February 09, 2004 3:35 PM

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

My comment is brief. When considering new legislation could we get the attorneys out of the process? I have been in banking for 40 years and when I started I could perfect a mortgage with a note, four page mortgage, appraisal, and verification of insurance. I honestly believe that we have swung so far to the left that all the regulations and associated cost have harmed the consumer. For sure from a banks perspective. All the banks I have been associated with over the years tried to treat people honestly and competition has also forced us to be competitive and honest with our dealings with the public.

I really don't get it. Who are we protecting the attorneys or the consumers?

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