

# Easton Bank & Trust

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April 20, 2004

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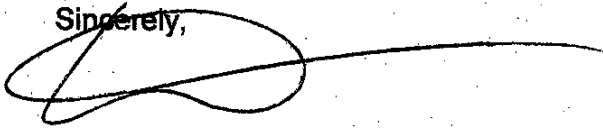
Regulation Comments  
Chief Counsel's Office  
Office of Thrift Supervision  
1700 G Street, NW  
Washington, DC 20552

Attention: No. 2003-67

Dear Ladies and Gentlemen:

You are soliciting comment on the EGRPRA Review of Consumer Protections Lending Related Rules: My compliments on your effort to evaluate regulatory burden. We are a small community bank and we dedicate 95% of our deposits to the health and prosperity of our local community. Our directors live locally. Our owners live locally. Our customers are local. We support the small businesses of our community. We invest all day and all night in our community. You have no idea how much regulatory burden has encumbered our efforts to accomplish the above. You have no idea how regulatory burden creates unintended consequences. I just wanted to compliment you on your effort to get some idea.

Sincerely,



Robert Michael Stewart Menzies, Sr.  
President

By Fax: 202/906-6518

