

EGRPRAFrom: Frank Vecera [frankv@csbsealy.com]
Sent: Monday, April 19, 2004 6:37 PM
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regs.comments@occ.treas.gov; regs.comments@ots.treas.gov
Subject: EGRPRA

Four of the most burdensome regs are ECOA, RESPA, HMDA and TIL - They are bad enough as they are. They don't need to be changed or enhanced. The regs are "feel good" items for regulators, buerocrats and polititions but are of little benefit to the consumer. The consumer wants his/ her loan and get on with life. We don't need any more "gotcha" regs. Frank Vecera- Sr. V. Pres. Citizens State Bank, Sealy, TX