

From: MOORHEAD STATE BANK [mheadbk@longlines.com]
Sent: Friday, October 15, 2004 5:02 PM
To: regs.comments@federalreserve.gov; comments@fdic.gov;
regs.comments@occ.treas.gov; regs.comments@ots.treas.gov
Subject: EGRPRA

I just had a compliance exam and did not have all of the HUD forms in the real estate files. We do not charge points fees or any other costs except what ever the costs,(atty fee abstracting, flood determination & recording as required) and the only information that will go on the HUD form is the same as truth in lending or the settlement statement. In our small bank 14M the only one who looks at the form are examiners. I have worked here 38 years and have not had one person ask about the truth in lending, HUD form, Settlement form etc.

Keith Hieber President
Moorhead State Bank
Box 98
Moorhead, Ia 51558-0098