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Sent: Thursday, September 16, 2004 4:31 PM
To: regs.comments@federalreserve.gov; comments@fdic.gov;
regs.comments@occ.treas.gov; regs.comments@ots.treas.gov
Subject: EGRPRA

1.. REG Z - The 3 day recession period for closing on home mortgages should be eliminated. We have estimated that on 2 withdrawals from loan have been processed at our bank during the past 5 years. This is burdensome for borrowers.

2.. Financial Privacy - We believe that the annual notice is a waste of postage and undue expense on banks. This rule should be changed to new accounts or when conditions require a disclosure.

3.. BSA - The \$10,000.00 limit for CTR's should be raised to reflect value of money. This rule is outdated.

Thank you for reviewing. Randy Dodson, Union Bank & Trust Company
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