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Sent: Thursday, January 22, 2004 3:16 PM

To: 'regs.comments@federalreserve.gov'; Comments; 'regs.comments@occ.treas.gov'; 'regs.comments@ots.treas.gov'

Subject: EGRPRA

Please keep in mind that reducing or eliminating regulations on banks, thrifts, and credit unions will also reduce regulatory enforcement on predatory lenders. Please remain open-minded and remember that if you eliminate certain regulations to help banks, you will be exposing consumers of other financial institutions, such as unscrupulous mortgage brokers and finance companies, to abuse and deception. For instance, although bank customers have little need for a 3-day rescission period, this may be a very important tool for those who realize they have been victimized by an unregulated finance company that has tricked them into a very unfavorable loan that could endanger their own home.

Thank you.