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Sent: Monday, August 15, 2005 8:54 AM  
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Subject: EGRPRA

Why inI the world do banks need to monitor and check flood zone determinations? Do you not realize that some people do purchase and own property that do not obtain mortgages and there are some people that pay off their mortgages? This is a burden that should fall to the insurance industry and not the banking industry. Talk about paperwork and regulatory burden look at some of these regs.