

**From:** "William T. Brennan" <wbrennan@the-bank.net> on 02/23/2004 03:11:03 PM  
**Subject:** Economic Growth and Regulatory Paperwork Reduction Act of 1996 Review

As President and CEO of a small (\$135M) community bank in Melbourne, FL (THE BANK BREVARD), I wish to express my opinion on the recent amendment to Reg. B requiring "Evidence of Intent" of joint applicants by requiring them to initial their intent prior to signing the loan application. This appears redundant and without merit. A person's signature should suffice for evidence that they are applying for joint credit.

Thank you for allowing me the opportunity to express my concern over this amended regulation that goes into effect April 15, 2004