

From: Bank of St. Francisville, Erica Stokes  
Subject: HMDA - Notice of Public Hearings

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Comments:

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Proposal: Home Mortgage Disclosure Act; Notice of Hearings  
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Comments:

Exempt institutions that operate in county/parishes that have 40,000 or below population running a single branch. Do not add additional home-secured loans or equity loans, the compliance burden is already too heavy. Temporary financing-detail/clarify the loans that are truly exempt from reporting.