



The Commonwealth of Massachusetts

Office of the Commissioner of Banks

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STEVEN L. ANTONAKES
COMMISSIONER OF BANKS

BETH LINDSTROM
DIRECTOR
OFFICE OF CONSUMER AFFAIRS
AND BUSINESS REGULATION

April 29, 2004

This is to certify that the Division of Banks has complied with all pertinent provisions of Massachusetts General Laws chapter 30A regarding publication and notice of its April 20, 2004 public hearing on its proposed amendments to 209 CMR 47.00 *et seq.*, *Parity with National Banks*, pursuant to Massachusetts General Laws chapter 167F, section 2, clause 31, as added by section 26 of Chapter 238 of the Acts of 1996, and amended by Chapter 292 of the Acts of 2002.

Sincerely,

A handwritten signature in cursive script that reads "Joseph A. Leonard, Jr.".

Joseph A. Leonard, Jr.
Deputy Commissioner of Banks
and General Counsel