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Evans, Sandra E

From: Reggie Richter [reggie_richter@yahoo.com]

Sent: Tuesday, April 06, 2004 12:38 PM

regs.comments@occ.treas.gov; regs.comments@federalreserve.gov; comments@fdic.gov;

regs.comments@ots.treas.gov

Cc: jsilver@ncrc.org

Subject: Concerned About CRA

To Whom it May Concern:

I am a concerned citizen writing to inform you that I find the proposed changes to the CRA extremely distressing. I would strongly discourage you from advancing any such changes as it will have a negative impact on our communities. Please find attached a letter expressing my concern about the proposed changes.

Sincerely,

To:

Reggie Richter