From: MJ Kiser [mjkiser@compasscenter.org]
Sent: Monday, January 24, 2005 3:02 PM

To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

The Community Reinvestment Act is an excellent resource for our nation by requiring private financial institutions to invest in communities making the benefits of capitalism available to all in this nation. This is why, as a voter, I encourage you to require all federally insured financial institutions to continue to fulfill their community reinvestment activities under the current standards. It is vital that these institutions continue to invest in low-income individuals and communities. The substantial benefit they receive from federal insurance should be shared with low-income people who play a vital role in keeping our economy functioning.

Sincerly MJ Kiser Seattle, Washington