From: Karl Freed [kfreed@gove-associates.com]
Sent: Friday, January 21, 2005 10:18 AM

To: Comments, Regs

Cc: talk2.fsu@mail.house.gov

Subject: 2004-53 Community Reinvestment Act

I write this message in support of continued accountability of all Federally Insured Financial Institutions, under CRA. I have 30 years experience in

community development in the Midwest, and find CRA a very Beneficial program to funds to local communities in need.

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