From: Gayl Fowler [saif@crosslink.net]

Sent: Monday, January 24, 2005 9:46 PM

To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

The Community Reinvestment Act has been an important tool in the efforts to address poverty ad discrimination in this country. Please know I am concerned about any efforts to weaken it.

Gayl Fowler Virginia