

From: Sharon Glover [sglover@triad.rr.com]  
Sent: Thursday, January 20, 2005 6:18 PM  
To: Comments, Regs  
Subject: 2004-53 Community Reinvestment Act

I would like to object to ending CRA requirements for investments and services. I think such a move would undermine billions of dollars annually of investments in low-income housing, small businesses, economic development, and historic rehabilitation, as well as such consumer services as convenient bank branches and basic banking accounts.

Currently low-income communities are struggling with the issue of decent and fair housing. It is imperative that we as a country continue to support communities and invest in small businesses. After all, the small business have been essential employers in communities that are only now seeing the education level rise.

Sharon Glover  
5035 Toucan Lane  
Kernersville, NC 27284  
(336) 650-9396  
sglover@Triad.rr.com