

From: Al Smith [asmith@CityofBath.com]
Sent: Saturday, December 11, 2004 1:49 PM
To: Comments, Regs
Subject: #2004-53

Importance: High

To whom it concerns- I am strongly oppose to these changes and any changes to the Community Reinvestment Act that goes against the principals behind the Act and is not in the interest of the whole community! I have worked with low - income persons and in low-income neighborhoods most of my adult life and seen the benefit of the Act.

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