

From: Betty.Richter-Reba@eastbrunswick.org
Sent: Monday, December 13, 2004 9:44 AM
To: Comments, Regs
Subject: No. 2004-53 CRA

I oppose the changes to the CRA requirements proposed by No. 2003-53. These changes will make CRA ineffective and are counter to the reason CRA was created in the first place.

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