

**From:** Ken Buckland [buckland@cecilgroup.com]

**Sent:** Friday, January 21, 2005 9:49 AM

**To:** Comments, Regs

**Subject:** 2004-53 Community Reinvestment Act

As a professional consultant working with small to large size communities (pop <10,000 to >1 million) I strongly recommend maintaining the Community Reinvestment Act standards. I can provide specific examples of its beneficial impact to communities in its current form.

I am not opposed to changes in rural development as long as it supports agricultural development.

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