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**From:** Mike Lonergan [mikel@trm.org]  
**Sent:** Saturday, January 22, 2005 9:28 PM  
**To:** Comments, Regs  
**Subject:** 2004-53 Community Reinvestment Act

I urge you to be very cautious about relaxing requirements under the CRA. In Washington State, it works! The requirements are not onerous and they have produced positive tangible results that the lending institutions and you can be proud of. Out here we say if ain't broke, don't fix it.

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