

**From:** Murray, Michael (ERRQ) [MCM@pge.com]

**Sent:** Friday, January 21, 2005 12:45 PM

**To:** Comments, Regs

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

Hello,

I wanted to add my voice to that of others who believe that all federally insured financial institutions should continue to be fully accountable under CRA for making investments and providing services.

Thank you,

Michael Murray  
San Francisco