From: jake baker [jakerbake@adelphia.net]
Sent: Monday, January 24, 2005 8:38 AM

To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

I work everyday in the poorest big city in the United States. I am telling you first hand that the CRA was instrumental in making a positive change in some neighborhoods in Cleveland and the future of my city. Please, do not dismantle this legislation. It is important to Cleveland, and other cities and rural areas to keep this in place. Thank you, John Baker