

From: Bill Lunsford [Billun@lakewood.org]
Sent: Tuesday, December 21, 2004 1:16 PM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

Please don't downgrade the CRA requirements for banks! Our Housing Authority has developed affordable housing using over \$20,000,000 of bank financing in the last 2 years. The banks, (Wells, USbank, FirstBanks of Colorado), would not have given us the excellent pricing we recieved without CRA pressure. As a result over 400 units of affordable housing may not have been constructed.

Thanks.

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