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Sent: Thursday, January 27, 2005 1:50 PM
To: Comments, Regs
Subject: 2004-53

All federally insured financial institutions should continue to be fully accountable under CRA for making investments and providing services. CRA has been a valuable tool in encouraging competition among banks in providing financing for affordable housing. Without it, or a diminished version of it, financing for developing affordable housing would be harder to find and would probably be a lot more expensive.

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