

**Evans, Sandra E**

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**From:** KRIS MANCINI [KRIS.MANCINI@hhinc.org]  
**Sent:** Monday, December 27, 2004 12:16 PM  
**To:** Comments, Regs  
**Subject:** CRA Changes

I am opposed to the changes that are being considered for this Act. It will have a major impact on affordable housing and the people who need housing the most and isn't that the reason for the ACT in the first place. I can be reach at my e-mail address for anyone who wishes to discuss my opposition.

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