

From: joan botwinick [jj.bot@earthlink.net]
Sent: Tuesday, January 11, 2005 10:10 AM
To: Comments, Regs
Subject: CRA changes

It is important that you do not make any changes in CRA which would make less money available to low and moderate income families. One of the criticisms in the past has been that too much money has gone to moderate income families. The suggested changes would compound this problem. If we are to try to end homelessness in America we must target our government funds to those who are most in need.

joan botwinick
jj.bot@earthlink.net
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