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**From:** Amy Osterman [amy@ostertoaster.com]  
**Sent:** Tuesday, January 25, 2005 1:42 AM  
**To:** Comments, Regs  
**Subject:** 2004-53 Community Reinvestment Act

All federally insured financial institutions need to be made accountable under the Community Reinvestment Act. Please don't weaken or repeal the Community Reinvestment Act.

I work in Community Development and have seen first hand how the Act has helped turn things around for low-income working families. I have partnered with banks to teach first-time home buyer classes and have worked on Self-Help Housing projects where families built their own homes. In each case one of the motivators (but not the only motivator) for the bank to be involved in the project was the CRA.

Please don't repeal the CRA. Families need it to secure their futures.

Amy Osterman  
Walla Walla, WA