From: Sandra Rosenberg [SandraRosenberg@projecthome.org]

Sent: Friday, January 21, 2005 2:55 PM

To: Comments, Regs

Subject: Community Reinvestment Act

The requirements of the Community Reinvestment Act are probably the strongest urban redevelopment tool that we have, and has taught community lenders how critical their role is in the health of cities. To weaken or abandon this Act would undo years of efforts for creating strong public-private partnerships that both political parties recognize are essential. I urge you not to undermine the great work that is being done by changing the thresholds for participation in this essential program. Thank you,

Sandra Lee Rosenberg