

**From:** paul burns [pyburns@lycos.com]  
**Sent:** Friday, January 21, 2005 11:44 AM  
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**Subject:** NO 2004-53 & 2004-54

I favor encouraging banks to invest in low-income, rural areas. Do not further weaken CRA.

--Paul Y. Burns, 2137 Cedardale, Baton Rouge, LA 70808, ph. 225-387-4755.