
From: Phil Smith [philsmith@neo.rr.com]
Sent: Saturday, January 22, 2005 1:41 PM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

Please reconsider the act of dismantlement of the Community Reinvestment of the Banking Industry. We have labored very long and hard to keep inner city funds from these Banks. With some type of watch it will be cease on behalf of the banking industry/