

From: deWolf, Buckmaster [deWolfB@Howrey.com]
Sent: Wednesday, January 26, 2005 11:14 AM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

Please register my concern at proposals to remove/amend CRA requirements for any federally accredited and federally insured institutions. I am a member of the board of Rebuilding Together Oakland, one of 250 affiliates nationally, dedicated to help low-income (mostly elderly) homeowners to rehabilitate their homes so they can continue to live there in safety, comfort and dignity. Almost 275,000 volunteers nationwide picked up tools last April on National Rebuilding Together day and completed work on over 8,000 homes across the nation.

I have been involved with Rebuilding Together (formerly Christmas In April) both in Oakland and Washington, D.C. for over ten years. Banks have played an integral part in the success of the organization, in part prompted (or prodded) into action by CRA requirements.

I strongly urge that the CRA requirements currently in place are not reduced or abandoned. The thousands of people our organization has helped have led productive, useful lives, have had jobs and raised families, purchased a house - and are now down on their luck or simply (as is the case in California) unable to keep pace with the cost of living for a homeowner. Please ensure these vulnerable, worthy citizens continue to receive the volunteer help they so clearly need and deserve.

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