From: Jeff Nicely [jeffnicely@housinghope.org]
Sent: Monday, January 24, 2005 12:37 PM

To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

## To whom it may concern:

All federally insured financial institutions should continue to be fully accountable under CRA for making investments and providing services. CRA policies have provided an extremely important vehicle for creating effective partnerships in community development activity such as in the critical area of promoting affordable housing.

Sincerely,
Jeff Nicely
Program Manager
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