
From: michaelbaldwin@baldwinhomes.net
Sent: Monday, January 24, 2005 1:12 PM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

I understand that you are considering making changes to the 2004-53 Community Reinvestment Act. I would like to know what ramifications and consequences you perceive to occur by changing this act. In my opinion you have no idea what will happen by making even the smallest changes. Many of the neighborhoods, and the businesses and charities that service them may suffer grave consequences.

Please consider what you are about to do, as we will all have to live with the consequences, and for many it will be too late to repair what you do know.

Michael Baldwin

President
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Member BOD
Rebuilding Together