

2004-53 Community Reinvestment ActFrom: Patrick Durkin [pdurkin@isles.org]
Sent: Tuesday, December 21, 2004 2:58 PM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

I support the continued enforcement of CRA requirements for all thrifts. I oppose the proposal to give CRA credit for rural projects that do not benefit low income people or communities. The above referenced legislation would severely damage people and communities that need the help and the services and projects that CRA requirements provide. During difficult economic times - and these are difficult economic times - the CRA mandates are a lifeline for low income people and communities that they can ill afford to lose.

Again I urge your opposition of the proposed regulatory and legislative changes that would weaken CRA.

Thanks you for your consideration.

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