

## Evans, Sandra E

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**From:** Dick Allen [Yha\_ed@yak-pha.org]  
**Sent:** Monday, December 20, 2004 3:48 PM  
**To:** Comments, Regs  
**Subject:** 2004-53 Community Reinvestment Act

Dear Sir or Madam,

The proposal to further damage to the affordable housing industry is just not acceptable. The cost to society has been proven over and over to be higher when the affordable industry shrinks in it's ability to provide decent, safe, and affordable housing to the poor of this country. As an ex commercial loan administrator for 19 years at a community bank I would suggest this proposal be cancelled.

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