

From: Helen Payne Watt [hpwatt@circlelending.com]
Sent: Thursday, January 20, 2005 10:36 PM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

Dear Madam/Sir,

All federally insured financial institutions should continue to be fully accountable under CRA for making investments and providing services.

Helen.

Helen Payne Watt
Consultant, CircleLending
Two Canal Park
Cambridge, MA 02141
cell (202)550-3911