

From: Kevin Robinson [KRobinson@vcdf.org]
Sent: Thursday, January 20, 2005 5:31 PM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

Dear Sir-

I feel that CRA is very important for organizations who are trying to become a lender in the community for those who can't get traditional capital from your larger banks. CRA helps organization like us to be the middle man for community development in housing and businesses. When larger banks invest in us, we can continue our mission using the banks funds to help in making loans. We work with those borrowers to help them become bankable for the larger banks. I see it as a win win situation for all participants. Larger banks should be accountable for community growth.