From: william h chapman [fatdog4@juno.com] Sent: Thursday, January 13, 2005 8:39 PM

To: Comments, Regs Cc: action@cra-nc.org Subject: Item 2004-53

We need a strong CRA to insist that people are fairly treated by large or small organizations. We do not need any weakening of this successful program.

W. Chapman Chapel Hill