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From: Fran Wagstaff [wagstaff@midpen-housing.org]
Sent: Tuesday, December 21, 2004 2:27 PM
To: Comments, Regs
Subject: 2004-53

2004-53 Community Reinvestment Act

Please do not weaken the Community Reinvestment Act. Thrifts should continue to be fully accountable for providing services and loans under the Act to low income communities. The Community Reinvestment Act has made possible unique public-private partnerships which have improved countless communities. As a non profit organization involved in community development and housing activities we can attest to its effectiveness.

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