

From: Garth Genge [GGenge@cvclt.org]

Sent: Monday, December 20, 2004 2:34 PM

To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

I strongly oppose the changes proposed for the CRA. Changes in the provisions would deprive many initiatives of the support needed for success. This is a successful program that has a real positive impact on the local community throughout this country and should be maintained.

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