

From: Kenneth Bayer [kbayer@everestkc.net]
Sent: Friday, January 21, 2005 11:40 AM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

As a member of the board of a Habitat for Humanity affiliate I am outraged at the proposed changes in CRA requirements. Housing available to the poor in our are, as well as most areas, is inadequate, too costly and depressing. Without the assistance provided by most banks to alleviating these conditions through CRA, this deplorable situation will get even worse. Don't change what isn't broken.

Kenneth R. Bayer
Kaw Valley Habitat for Humanity, Board Secretary