From: Barton, Karen [Karen.Barton@ci.gresham.or.us]

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To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

It is crucial that all federally insured financial institutions continue to be fully accountable under CRA for making investments and providing services. This is especially critical in light of the proposed budget cuts to the Community Development Block Grant and HOME programs for the program year 2006. And the current, devastating budget cuts to the Section 8 program.

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"Our greatest glory is not in never falling, but in rising everytime we fall." -Confucius