

From: vivian woodward [okieviv@yahoo.com]

Sent: Sunday, January 23, 2005 10:42 AM

To: Comments, Regs

Subject: CRA

It is obvious that if the proposed changes are made, there would be an even larger disparity between the have, and have nots. You know as well I, people who have nothing but determination and dreams can rarely get the financing to begin businesses, and those who have an abundance can get anything they want. How unfair is that. WE need this opportunity to remain in tact, ande made even better if possible.

Vivian Woodward
405-4249-522

Do you Yahoo!?

Yahoo! Search presents - [Jib Jab's 'Second Term'](#)