

**From:** Joni Lynch [jlynch@mannadc.org]  
**Sent:** Monday, January 24, 2005 8:03 AM  
**To:** Comments, Regs  
**Subject:** 2004-53 Community Reinvestment Act

To Whom It May Concern:

DO NOT DISMANTLE THE CRA, period! Why don't you ask banks how many extra community contacts and how much extra business they churn up by being required to abide by the provisions set forth in the CRA? How much visibility in the community and PR they syphon off of their CRA work? It's not a losing situation for them by any means.

Affordable housing, for one, cannot take hit after hit from changes at HUD, proposed cuts in CDBG funding, etc. that are obviously part of the Bush Administration agenda. You want to take the burden for provision of services like affordable housing off the back of the government? Well the CRA places part of that burden squarely in the lap of private business, so you are speaking out of both sides of your mouths.

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