From: Cheryl Perry [perry351@charter.net]
Sent: Tuesday, January 25, 2005 1:16 AM

To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

I am involved with a neighborhood organization in a historic district in an inner city area that contains a good percentage of low-income residents. I feel that it is very important that financial institutions be fully accountable under CRA for making investments and providing services. Cheryl Perry