

From: Kathryn Samuelson [klsamuelson@yahoo.com]
Sent: Monday, January 10, 2005 8:33 AM
To: Comments, Regs
Subject: Attention: No. 2004-53 & 2004-54

To whom it may concern:

Please leave the CRA regs alone. Please do not amend them. I believe it will be disasterous if they are amended.

Sincerely,

Kathryn Samuelson
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