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**From:** Don Joyce [djoyce@carolina.rr.com]  
**Sent:** Saturday, January 22, 2005 2:31 PM  
**To:** Comments, Regs  
**Subject:** 2004-53 Community Reinvestment Act

Gentlemen: I am writing to oppose changes to the CRA act regarding banks being required to provide funding to assist low-income communities, as well as sponsorship of rural development activities which do not directly involve assistance to low-income communities.

Yours truly ,

Dr. Donald G. Joyce