From: GUbarry@aol.com

Sent: Saturday, January 22, 2005 8:57 PM

To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

Please do not destroy the years of hard work and sucess that the CRA regulations have provided urban and rural communities of this nation More than ever we need to insure more affordable housing than ever to meet the growing demands for all americans thank you grizrl ubarry 28 west third street south orange nj