

From: joan botwinick [jj.bot@earthlink.net]  
Sent: Friday, December 10, 2004 5:42 PM  
To: Comments, Regs  
Subject: CRA no.2004-53

I strongly oppose the rule change to the Community Reinvestment Act "no.2004-53." The purpose of this Act was to make sure banks would be lending to low and moderate income people in their areas. This rule change will relieve banks of any testing or checking to make sure they are doing their fair share. Joan Botwinick, member of Adequate Housing for Missourians and coordinator of the Fixx-up Fund to supply emergency repairs to homes of low income homeowners. 511 Westview Dr. St. Louis, MO 63130. Telephone 314-727-6237

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