

From: Lajburke@aol.com

Sent: Friday, January 21, 2005 9:57 AM

To: Comments, Regs

Subject: 2004 - 53 Community Reinvestment Act

I am writing to voice my support for this Program and object to any changes that may undermine its benefits to Urban America and our City Communities. All federally insured financial institutions should continue to be fully accountable to the Community Reinvestment Act for making investments and all initiatives should prioritize urban areas as originally intended and not rural areas as currently proposed. Our Cities need this program to make our communities strong, reinvigorate our urban centers and prevent sprawl across our country. Thanks, Jim Burke Philadelphia PA .