

**From:** Nicole Notario-Risk [nicole@newdevelopmentcorp.org]  
**Sent:** Friday, January 21, 2005 5:38 PM  
**To:** Comments, Regs  
**Subject:** 2004-5 Community Reinvestment Act

To Whom It May Concern,

I am writing to express my opinion regarding the Community Reinvestment Act and its possibly dismantling. I believe that all federally insured financial institutions should continue to be fully accountable under CRA for making investments and providing services. As an employee of a small community development corporation, we depend on relationships with local financial institutions to help carry out our mission to provide low and moderate income families the opportunity for affordable housing. The Community Reinvestment Act is vital to keeping those partnerships alive and valuable.

Thank you for your time,

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Nicole Notario-Risk

Program Coordinator,  
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FKA West Grand Development Corporation

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