

**From:** John Sigler [jsigler@commfirstfund.org]  
**Sent:** Tuesday, December 28, 2004 11:27 AM  
**To:** Comments, Regs  
**Subject:** 2004-53 Community Reinvestment Act  
Ladies and Gentlemen:

I have worked in the banking and business lending industry over thirty years and I have seen the effectiveness of CRA regulations. Without strong CRA regulations many African American and Hispanic business owners will be denied proper access to financing for their businesses. It is especially important for continuing oversight of the thrift industry to assure services and financial products are not kept from minority business owners.

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