
From: TJ Hanretta [cctonic@optonline.net]
Sent: Saturday, January 22, 2005 9:17 PM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

Rebuilding Together is a non-profit organization that provides FREE home repairs to low-income homeowners throughout the country. Our particular affiliate is located in Newark, New Jersey, a city with a very high poverty rate. Without the funding and volunteer support from the financial institutions in the area, we would probably have to shut down our programs. I believe federally insured financial institutions should continue to be fully accountable under the CRA for making investments and providing services in our communities.

TJ Hanretta
Executive Director
Rebuilding Together Essex County, NJ