
From: Sams, Kelton - PD [Kelton.Sams@cityofhouston.net]

Sent: Monday, January 24, 2005 2:26 PM

To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

I am in favor of retaining all aspects of the Community Reinvestment Act (CRA). If America is every to truly become the land of the free then it must make available to all its citizens the opportunity to aspire to participate in the economic viability of our communities. Failure to have the vision to embrace this country's continued commitment to the CRA means widening the gap between the haves and the have-nots. America can yet avoid clashes such as those seen around the world in other countries by remaining committed to the work of the Community Reinvestment Act. Every decision cannot simply be about, "Do we have the votes". Our children on both sides of the great divide will have to live and die with the consequences of the decisions we make today.

Sincerely,

Kelton Sams