From: local731@earthlink.net

Sent: Monday, January 24, 2005 9:54 AM

To: Comments, Regs

Cc: rtboardpres-admin@list.rebuildingtogether.org

Subject: Community Investment Act

In our area (Sheboygan and Manitowoc Counties - Wisconsin), we have partnered with several banks for our Rebuilding Together

Program through the years. Because of this relationship we have been able to repair over one hundred (100) homes benefiting

low-income homeowners and our communities.

Robert Guenther

President Rebuilding Together Manitowoc County Wisconsin