From: Debra Jones [cc-djones@comcast.net] Sent: Friday, January 21, 2005 8:28 AM

To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

Please ensure that the requirement for financial institutions to invest in local communities, low-income housing, etc. under the Community Investment Act is not eliminated. This has been an important means to channel funds into important activities that are otherwise difficult to finance. Any change to CRA should be replaced with another comparable method of requiring or creating incentives for investment.

Debra L. Jones

Community Consultants, LLC

cc-djones@comcast.net

301-392-1122