
From: michael seltzer [mseltzer@firststerling.com]

Sent: Tuesday, January 25, 2005 3:33 PM

To: Comments, Regs

Dear Mister:

Thanks to the Community Reinvestment Act my neighborhood has improved greatly. Its awfully nice to have a bank branch and a full size neighborhood grocery store within walking distance.

Please dont cut funding !!!

Michael Seltzer
Flushing, New York

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