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**From:** jpjeff@dnet.net  
**Sent:** Saturday, January 22, 2005 2:02 PM  
**To:** Comments, Regs  
**Subject:** 2004-53 Community Reinvestment Act

As a consultant, working for the State of Florida Main Street program, I have witnessed the many benefits that accrue to downtown revitalization and historic preservation measures from the Community Reinvestment Act.

The investment made by banks has often meant the difference in revitalizing a community.

Please do not change the Community Reinvestment Act regulations.

Joan Jefferson