
From: Burnell Vincent [burnell_v@msn.com]
Sent: Monday, January 24, 2005 5:26 PM
To: Comments, Regs
Cc: Bob Sharpe; Diane R. Evans; Howard Kapfer; Jim Thomasson; Joanne Jackson; Lynn Kapfer; Maurice L. Chaput; Pat Pyles; Tom Kammerer; Vernon Murray; Vernon Murray
Subject: 2004-53 Community Reinvestment Act

It's a classic case of the left hand not knowing what the right is doing. The President and some of the Administration's leaders are talking about an ownership society. The FDIC, Treasury, and a few other leaders are not yet on board. A series of regulatory proposals could remove ownership from the reach of a goodly portion of struggling Americans on the brink of finally achieving it. Revisions proposed in the CRA would dismantle the program which requires banks to lend, invest, and provide services in low-income communities.

I urge you to rethink these amendments. Get with the leaders who are thinking to expand ownership in America.

Burnell W. Vincent
20 Spa View Circle
Annapolis, MD 21401
410 990-0640