

From: Steve Lorenz [steve.lorenz@kammscorners.com]  
Sent: Friday, January 21, 2005 8:10 AM  
To: Comments, Regs  
Subject: 2004-53 Community Reinvestment Act

I oppose any changes that will loosen the duties of banks under the CRA. All federally insured financial institutions should continue to be fully accountable under CRA for making investments and providing services. These requirements have provided lower income communities with significant quality of life benefits that would not have otherwise been available.

Please don't forget what the climate was like in lower income communities before CRA.

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