

From: jmstark [jmstark@atlanticbb.net]
Sent: Wednesday, January 19, 2005 8:24 PM
To: Comments, Regs
Subject: comment on cra changes

I am very concern that the changes to CRA will have a negative effect on poor rural communities like the one I like in. I oppose the changes. Rural communities suffer from a lack of resources. Large bank will likely redirect even more of rural resources to other communities. The poorest communities in the United States tend to be rural. Rural area need help and more resources. Please don't change the current regulations on CRA for small banks.

Thank You
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