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September 20, 2004

Robert E. Feldman
Executive Secretary
Attention: Comments/Legal ISS
Federal Deposit Insurance Corporation
550 17th Street, NW
Washington, DC 20429-9990.

Re: RIN 3064-AC50

Gentlemen Re RIN 3064-AC50:

I write as a non-profit program manager who has successfully made use of CRA provisions to improve access to loans for home purchases in Davenport. The result: our DREAM program, which never would have existed without CRA, has helped over 1,400 low- and moderate-income individuals and families buy homes in Davenport over 13 years.

I strongly oppose the proposed rule changing the Community Reinvestment Act regulations. In my opinion, it will really undermine neighborhoods and communities. Please do not adopt this rule.

What could have possessed the person(s) who proposed this unbelievable change!?

Respectfully,

Paul Fessler
Assistant Director