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Sent: Friday, May 06, 2005 2:27 PM

To: regs.comments@occ.treas.gov; regs.comments@federalreserve.gov; Comments

Subject: Docket No. R-1225, RIN 3064-AC89, and Docket No. 05-04

Federal Reserve Board

Re: Docket No. R-1225

Federal Deposit Insurance Corporation

Re: RIN 3064-AC89

Office of the Comptroller of the Currency

Re: Docket Number 05-04

Dear Sir or Madam:

I am a supporter of the Community Reinvestment Act. Although I appreciate the withdrawal of your earlier proposal to allow midsize banks to pursue only one type of community development, I am dismayed by the proposed new changes where banks would no longer be required to disclose data on credit provided for community development, small farms, and small businesses. Banks must be accountable for serving poor communities. After all, what is more American than equal opportunity for everyone?

Please ensure that the CRA remains effective.

Sincerely,

David Lund