From: Shelley Edgington [mailto:sedgington@msbonline.com]

Sent: Friday, April 01, 2005 5:55 PM

To: Comments

Subject: RIN No. 3064-AC89 - CRA Regulations.

I am in support of the proposed rulemaking that revises certain provisions in the regulations of the Community Reinvestment Act. As the CRA Officer in a small community bank, I feel it is important as we move forward to even the "playing field" for small community banks outside of metropolitan areas. I encourage you to consider a vote in support of this important legislation.

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