

From: kimberly boris [boriskimberly@hotmail.com]  
Sent: Wednesday, December 22, 2004 9:31 AM  
To: Comments, Regs  
Subject: 2004-53

To Whom It May Concern,

I would like to encourage you to keep the CRA laws in tact so that the lending institutions who earn so much off of our savings, checkings and investments are made to continue to invest in the communities that they benefit from.