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**From:** Rick Currin [rcurrin@hscis.net]  
**Sent:** Saturday, January 22, 2005 4:28 PM  
**To:** Comments, Regs  
**Subject:** 2004-53 Community Reinvestment Act

CRA's are vital for rural communities...eliminating lending institutions obligation to reinvest in their communities will undermine what success has been accomplished...the move would discontinue the opportunities that all americans deserve, irregardless of their economic status...do not tamper with a successful program...rick currin, c.e.o., Horizon Project, Inc. in Milton-Freewater, Oregon