

From: Don Harris [dharris@icaanet.org]
Sent: Tuesday, December 21, 2004 11:08 AM
To: Comments, Regs
Cc: Al Timke; John Colgan
Subject: 2004-53 Community Reinvestment Act

I have been involved with revitalizing America's worst urban and poorest rural areas since 1986. I knew the lending conditions prior to the Financial Institutions Reform Recovery and Enforcement Act (FIRREA), only the most illogical, narrow-minded, prejudice retrogaurd would want to reverse the progress made since that time.

Don't be a Scrooge, or the conditions of red-lined, lending patterns will haunt you for the rest of your days.