

From: Mike Lenz [mailto:mrenz@msbonline.com]
Sent: Wednesday, April 13, 2005 6:40 PM
To: Comments
Subject: RIN No. 3064-AC89- CRA REgulations

I am in support of the proposed rule changes that revise certain provisions in the regulations of the Community Reinvestment Act. Coming from a small community bank, I feel it is important to even the "playing field" for small community banks outside of large metropolitan areas. I encourage you to consider a vote in support of this important legislation.

Thank you,

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