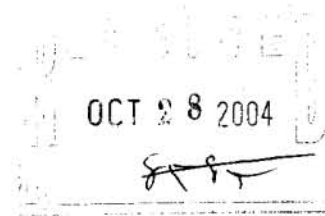


Charles and Arline Peckham
689 N. St. Rt. 741
Lebanon, Ohio 45036



to: NAHHL

9872

From: Charles Peckham

Date: 10-25-04

Re: CRA programs

as a Board member of Balanced Housing organization, I am writing to oppose Streamlining the program. We work with smaller banks which help us provide home ownership for low to moderate income families. Thanks for your consideration of these needs.