

From: rheadme@comcast.net
Sent: Thursday, January 18, 2007 9:44 AM
To: Comments, Regs
Cc: Bob Brownell; Thomas Carbo; jfalcusan@nahro.org
Subject: "2006-44 Community Reinvestment Act"

January 18, 2007

Regulation Comments, Chief Counsel Office

Attention: No. 2006-44

To Whom It May Concern:

As a member of NAHRO, I wish to express my support of the proposed changes in the CRA regulations so that they will be realigned with those of other major federal banking agencies.

Please:

Protect the Low Income Housing Tax credit program by ensuring that both mid-sized and large thrifts are once again accountable for their investment in low-and moderate-income communities.'

Preserve banking services for low-and moderate -income communities and present the return of red-lining by restoring thrift accountability in this area.

Create tougher penalties for thrifts that engage in illegal, discriminatory or abusive lending policies.

Sincerely,
Nancy Rhead
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