

# MORE than SHELTER

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January 11, 2007

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Office of Thrift Supervision  
1700 G Street, NW  
Washington, DC 20552

**Re: Docket No. 2006-44**

To Whom It May Concern:

The Community Reinvestment Act (CRA) is a vital source of capital for working families and individuals in the nation. There are millions of low and moderate income households that have affordable, quality housing as the result of the financial partnerships made through the use of CRA programs.

I strongly support alignment of OTS' Community Reinvestment Act regulations with those of the Office of the Comptroller of the Currency, the Federal Reserve, and the Federal Deposit Insurance Corporation. Consistency among the regulators helps the communities and insured institutions to maximize the delivery of benefits to needy communities. I strongly urge the OTS to join the other three agencies in their joint rule.

Sincerely,



Robert J. Norris, Jr

President, More Than Shelter Services, Inc.,