



HAWAII COMMUNITY REINVESTMENT CORPORATION

DONALD L. TARLETON
President

January 11, 2007

Office of Thrift Supervision
1700 G. Street, NW
Washington DC 20552
Re: Docket No. 2006-44

Hawaii Community Reinvestment Corporation is a non-profit financial services corporation dedicated to affordable rental housing needs in the State of Hawaii.

We appreciate the opportunity to submit comments on the agency's Notice of Proposed Rulemaking (NPR), published November 24, 2006, which proposes to align OTS' Community Reinvestment Act (CRA) regulations with those of the Office of the Comptroller of the Currency (OCC), the Federal Reserve, and the Federal Deposit Insurance Corporation (FDIC).

We strongly support alignment with the three other agencies. The CRA has been vital to building emerging markets nationwide. Lending and equity investing in underserved communities have already spurred economic growth and demand, thereby increasing opportunities to make more loans and sell more services.

We urge the OTS to join the three agencies in their joint rule.

If we can answer any questions or provide additional assistance regarding our comments, please do not hesitate to contact us.

Sincerely,