



Detroit Catholic Pastoral Alliance

5807 McClellan

Detroit, Michigan 48213

(313) 922-1435 Fax: (313) 922-8888

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January 14, 2005

Regulations Comments

Chief Counsel's Office

Office of Thrift Supervision

1700 G. St. NW

Washington DC 20552

Attention: No. 2004-53 & 2004-54

Dear Officers of OTS:

We, at The Detroit Catholic Pastoral Alliance strongly urge you to withdraw your proposal to make changes to the Community Reinvestment Act. The proposed changes are contrary to the purpose of CRA to combat redlining in minority and low-income communities.

The fear is that this proposal will result in the stifling of community development funding, and needed banking services, in low and moderate-income neighborhoods.

Also, the proposed changes could stop the requirement of thrifts to provide branch offices to minority and low-income communities. Lastly, it will reduce the opportunities for community organizations and concerned citizens to meet with thrifts and the OTS to discuss CRA and anti-predatory lending practices when mergers or acquisitions are sought.

In short, your proposal will turn back the hands of time in the advancement of economic justice and re-create the days of financial inequality within the banking industry.

PLEASE WITHDRAW YOUR PROPOSAL NOW!

Sincerely,

Cleophus Bradley

Director of Community Development