

From: Norm Krumholz [norm@urban.csuohio.edu]  
Sent: Monday, January 10, 2005 1:30 PM  
To: Comments, Regs; Norm Krumholz  
Subject: CRA requirements

Dear Sir or Madam,

I strongly oppose your proposals at OTS which I believe will weaken Community Reinvestment Act requirements. Your proposals will result in much less community development financing and banking services in low and moderate income communities. CRA has been an essential part of the home-building and neighborhood recovery in Cleveland's neighborhoods for the last fifteen years. To modify it as you propose would remove a key element in Cleveland's efforts to revitalize its neighborhoods. Please withdraw your destructive proposals.

Norman Krumholz, Professor