

From: Dee Walsh [dwalsh@REACHCDC.ORG]
Sent: Thursday, December 16, 2004 1:13 PM
To: Comments, Regs
Subject: FW: docket numbers, No. 2004-53 & 54

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To whom it may concern:

I am writing to express my concern over the proposed changes to the Community Reinvestment Act. The Community Reinvestment Act is a critical component to our community's affordable housing and community development solutions. We oppose any changes that would allow thrifts to cease providing investments and services. We urge the OTS to withdraw its proposed rule.

REACH is a private, nonprofit community development corporation located in Portland, Oregon. The Community Reinvestment Act has facilitated the financing of the over 1000 units of affordable housing that we have developed over the last 20 years. I urge you to keep CRA strong, as it in turn will help create and maintain strong communities.

Thanks for your consideration.

Sincerely,

Dee Walsh

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Executive Director