

From: rpathik@juno.com  
Sent: Monday, January 24, 2005 9:46 AM  
To: Comments, Regs; ssiddiqi@ncrc.org  
Subject: RIN 3064-AC50  
Re: No. 2004-53 and 2004-54 Regulation Comments  
Chief Counsel's Office  
Office of Thrift Supervision  
1700 G Street NW

Washington, DC 20552 Dear Sir or Madam: I understand that your proposed regulations would water down the Community Reinvestment Act and permit redlining. I am a socially responsible investor and this email is just to register my extreme dismay at your proposal. Please do not pass these changes!!!! Sincerely, Amelia Steiner Amelia Steiner