

From: Jeannine Lopez [jeanninelopez@projecthome.org]

Sent: Friday, January 21, 2005 9:24 AM

To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

To Whom It May Concern:

Thriffs should continue to be fully accountable under CRA for making investments and providing services. I oppose the OTS proposal to allow thriffs to design their own CRA exams and reduce accountability for investment and services in low and moderate-income communities. We should not undo the good that has been done through the CRA or else we threaten to lose the progress that we have made.

Thank you,

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“Be the change you want to see.”
Mahatma Gandhi