

**From:** thylandnd@comcast.net

**Sent:** Tuesday, December 14, 2004 10:10 PM

**To:** Comments, Regs

**Subject:** No. 2004-53

I oppose the proposed rule change to the Community Reinvestment Act (No. 2004 -53).  
Do not allow large savings and loans to opt out of complying with investment and  
banking services examinations under the CRA.

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