Combs, Sharon [Sharon.Combs@nffusa.org] From:

Sent: Friday, January 21, 2005 1:15 PM

To: Comments, Regs

Cc: aboyd@enterprisefoundation.org; Miller, Clara

Subject: Proposed Changes to the Community Reinvestment Act

## Dear Sir/ Madame:

I am writing to urge the Office of Thrift Supervision not to change the way the Community Reinvestment Act (CRA) evaluates financial institutions. The CRA has been a most important component to the community development solutions the Nonprofit Finance Fund has helped design and implement for the past 25 years. The proposed changes will most certainly have an adverse impact on urban low- and moderate-income communities. Your consideration of this appeal is deeply appreciated.

## Sincerely,

**Sharon Combs** VICE PRESIDENT, NATIONAL ALLIANCES

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