

From: summerslaw@att.net  
Sent: Thursday, January 20, 2005 6:20 PM  
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 Madam or Sir: Don't turn the Community Reinvestment Act into a de facto "Community Disinvestment Act" by relaxing existing regulations. Keep the CRA intact, and REQUIRE financial institutions to invest in the same communities and neighborhoods from whence they draw their deposits. Thank you. Very truly yours,  
Scott SummersScott Summers