
From: Jim Silverwood [Jim@affirmedhousing.com]
Sent: Thursday, January 27, 2005 2:22 PM
To: Comments, Regs
Subject: 2004-52 Community Reinvestment Act

We believe that all federally insured financial institutions should continue to be fully accountable under CRA to provide services and opportunities for Community Development. These service include affordable housing, job creation, community investment, and business development for under privileged persons. We oppose the modifications proposed by OTS.

Sincerely,

James Silverwood
President
Affirmed Housing Group