

From: Jonathan Blackwell [mailto:mail@lineaist.net]
Sent: Wednesday, January 12, 2005 6:27 PM
To: Comments, Regs
Cc: action@cra-nc.org
Subject: OTS docket No. 2004-53

To those responsible for regulating low-income neighborhood loans,

As a tax-paying constituent and concerned citizen, it is impossible for me to allow deregulation of low-income loans.

Loan assistance being cleared for use in upper class areas like resorts and golf courses disarms the nature of OTS loans.

OTS loans are for low-income development, period.

No abuse of power should ever deprive the neediest cases of the precious help they need to keep hope alive.

To make the changes proposed under our current administration would devastate and entire realm of positive growth where our society needs it most.

Please heed these words and protect the nature of OTS loans strenthened under the Clinton administration.

Thank you,
Jonathan Blackwell