

From: kathleen [nhskl@teisprint.com]

Sent: Wednesday, December 15, 2004 11:00 AM

To: Comments, Regs

Subject: CRA No. 2004-53

My organization strongly opposed rule change to the Community Reinvestment Act. (No.2004-53). The proposal would allow large savings and loans to opt out of complying with the investment and banking services examinations under the CRA. These exams have been very useful in encouraging investment in low income housing and services to low income people. The proposal would allow thrifts in rural areas to serve any income population, while CRA was established to direct resources to low and moderate income communities. We strongly oppose the proposed changes.

Sincerely,

Kathleen Little

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