

From: Charles Francis [cfrancis@hamilton.edu]
Sent: Friday, January 14, 2005 9:07 AM
To: Comments, Regs
Cc: cnycitizenaction@aol.com
Subject: 2004-53, 2004-54

To the Office of Thrift Supervision:

I strongly oppose the OTS proposal to weaken CRA requirements. It is essential that large institutions remain accountable for investments and services as well as their lending. Low- and moderate-income communities need more support, not less. Thank you for your time and attention.

Sincerely,
Charles Francis
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