

From: Bethany J. Fleishman [Bethany.J.Fleishman@Dartmouth.EDU]  
Sent: Monday, January 10, 2005 9:34 AM  
To: Comments, Regs  
Subject: Attention: No. 2004-53 & 2004-54

To Whom it May Concern:

I am writing to express my opposition to the OTS proposal to considerably weaken Community Reinvestment Act (CRA) requirements. Your proposal will significantly reduce the amount of community development financing and thrift services in low- and moderate-income communities and increase the investment in affluent neighborhoods. You also plan to reduce opportunities for community groups and citizens to meet with thrifts and your agency to discuss CRA and anti-predatory lending issues when thrifts are merging. Please withdraw your ill-conceived proposal.

Thank you.

Bethany Fleishman  
Norwich, Vermont  
802-649-2184