

From: witte.18@osu.edu  
Sent: Sunday, January 23, 2005 12:43 PM  
To: Comments, Regs; ssiddiqi@ncrc.org  
Subject: RIN 3064-AC50  
Re: No. 2004-53 and 2004-54  
Regulation Comments  
Chief Counsel's Office  
Office of Thrift Supervision  
1700 G Street NW  
Washington, DC 20552

Dear Sir or Madam:

I strongly support the Community Reinvestment Act as it is presently formulated. The CRA has helped combat redlining by lending institutions and provided vitally needed capital to struggling communities.

Therefore, I strongly urge you to withdraw your proposed changes to CRA regulations. We cannot allow the Act to be weakened by allowing thrifts to obtain CRA credits by financing development in wealthy neighborhoods rather than low-income neighborhoods. Further, the proposed changes would deprive community organizations of the opportunity to express their concerns in required meetings when two thrifts merge.

Yours Sincerely,

Brian Witte