

From: mcmarschall@hotmail.com
Sent: Thursday, January 20, 2005 6:43 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:

We both support the Community Reinvestment Act and do not agree with the changes you are proposing. We would like you to withdraw your proposal to allow thrifts to obtain CRA credits by financing community development in affluent neighborhoods. Your proposed changes are bound to reduce money available to lower income community development projects. We also do not agree with your proposed change that would deprive community organizations of the opportunity to express their concerns in required meetings when two thrifts merge.

Sincerely,

Joy and Mark Marschall