

From: lady\_snowberry@hotmail.com

Sent: Thursday, January 20, 2005 11:19 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 am a strong supporter of the Community Reinvestment Act, which has helped combat redlining, which is inappropriate and unfair. I could talk your ear off, but I will be concise: PLEASE withdraw your proposed changes to CRA regulations. Thank you for considering this, Kristin Anderson