

From: Deborah James [ropheka_inc@yahoo.com]
Sent: Saturday, December 18, 2004 2:59 PM
To: Comments, Regs
Cc: aboyd@enterprisefoundation.org
Subject: Regarding docket no. 4004-53 & 54

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Dear Sir

The Community Reinvestment Act is a critical component to our community's affordable housing and community development solutions. We oppose any changes that would allow thrifts to cease providing investments and services. We urge the OTS to withdraw its proposed rule."

Thank you for your attention to this matter.

Dr. DeBorah James, Executive Director

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