

From: william.m.harris@ccaix.jsums.edu on behalf of william.m.harris
[william.m.harris@ccaix.jsums.edu]
Sent: Monday, January 10, 2005 10:16 PM
To: Comments, Regs
Subject: Office of Thrft Supervision: 2004-53, 2004-54

I strongly oppose the OTS proposal to weaken CRA requirements. It is also essential that large institutions remain accountable for investments and services as well as their lending. Thank you for your time and attention.

William M. Harris, Sr., FAICP, PhD
Associate Dean and Chair
Department of Urban and Regional Planning
School of Policy and Planning
College of Public Service
3825 Ridgewood Road, Box 23
Jackson, MS 39211
601-432-6865: FAX 601-432-6862