

From: deeterry@hotmail.com  
Sent: Sunday, January 23, 2005 10:48 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 support the Community Reinvestment Act, as a member of a working class minority community. My neighbors and I are responsible, hard-working people who deserve the opportunities the Reinvestment Act provides.

Your proposed changes will result in less investment and reduced banking services in communities like mine. Wealthy people are not the only ones who want to see their hard work lead to a better life for their children. Please withdraw your proposed changes to CRA regulations.

Yours Sincerely, Barbara Terry

Barbara Terry