

**From:** Karen Watkins [watkinkl@swbell.net]

**Sent:** Wednesday, December 15, 2004 10:31 AM

**To:** Comments, Regs

**Cc:** Naimah Gales; Melvin Hockett; Michael Griffin; Tsaro Meneh; Tom Rhodenbaugh; Stephanie Hudson; Priscilla Martin; Paula Evans; Paul Costigan; Laura Swann; Karen Watkins; John Shivers; Guler Disney; Deborah Williams; Cassandra Blassingame; Aaron Phillips; aboyd@enterprisefoundation.org

**Subject:** Docket numbers, No. 2004-53 & 54

Dear Office of Thrift Supervision:

The Community Reinvestment Act (CRA) is a critical component to our community-based training and employment efforts for low-to-moderate income individuals. Our programs open paths to "career" employment for our students to the financial services sector and we rely on the support of our banking partners - an important tie to the CRA. Overall, the CRA is tantamount to our community's development and affordable housing solutions.

We strongly oppose any changes that would allow thrifts to cease providing investments and services in urban communities. We urge the OTS to withdraw its proposed rule.

Thank you,

Karen Watkins

Executive Director

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