From: Boyd, Angela [aboyd@enterprisefoundation.org]

Sent: Monday, December 13, 2004 2:48 PM

To: Comments, Regs

Subject: Dockets: No. 2004-53 & 54

To Whom It May Concern:

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

Sincerely, Angela Boyd

Angela Boyd 202.842.9190 202.842.9191 fax aboyd@enterprisefoundation.org