

From: hoyt216@earthlink.net
Sent: Thursday, January 20, 2005 8:18 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

To Whom It May Concern:

As a socially responsible investor, I am a strong supporter of the Community Reinvestment Act.

I urge you to withdraw your proposed changes to CRA regulations, which would seriously weaken the Act by allowing thrifts to obtain CRA credits while financing community development in affluent neighborhoods rather than lower-income neighborhoods, and depriving community organizations of the opportunity to express their concerns in required meetings when two thrifts merge.

Your proposed changes are not needed and will reduce investment and banking services in lower-income communities. This is bad.

Yours Sincerely,

Dan Hoyt