

From: chantedor@yahoo.com  
Sent: Sunday, January 23, 2005 5:14 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:

As an investor in real properties, I am concerned about your proposed changes to the Community Reinvestment Act (CRA), which I support because it opposes redlining by lending institutions and provides capital to struggling communities.

I am against your proposed changes that would allow thrifts to obtain CRA credits by financing community development in affluent neighborhoods rather than lower-income neighborhoods, and remove the requirement that community groups have the opportunity to express their concerns when two thrifts merge.

I am concerned that these changes would result in less investment and reduced banking services in lower-income communities, and respectfully request that you reconsider making these changes.

Sincerely,

Joyce Bond  
Joyce Bond