

From: Steve Herro [sherro@gbdioc.org]  
Sent: Thursday, January 13, 2005 7:33 PM  
To: Comments, Regs  
Cc: ssiddiqi@ncrc.org  
Subject: No. 2004-53 & 2004-54

Dear Sir or Ms.:

I am writing today to express my opposition to proposed changes in the Community Reinvestment Act that would allow large thrifts to regulate their own abidance of the CRA and not regulatory agencies such as the FDIC and FSLIC.

I contend that if such thrifts were allowed to regulate themselves, they would act in their own financial interests and not in the financial interests of low and moderate income people that the CRA was passed to serve.

Thank you for your consideration.

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