

From: Dan Flamini [DanFlamini@projecthome.org]

Sent: Friday, January 21, 2005 9:18 AM

To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

To whom it may concern,

I was very surprised to hear of the proposed regulations. The Office of Thrift Supervision should not allow thrifts to design there own CRA exams, which would reduce investment and services in low and moderate communities. If this occurs there will be no accountability.....

Dan Flamini