

From: DMartin04@aol.com

Sent: Monday, December 27, 2004 12:40 PM

To: Comments, Regs

Subject: Oppose Predatory Lending - No. 2004-53

I am a member of the ELCA Lutheran Church and we oppose the proposed rule change to the Community Reinvestment Act (No. 2004-53). This proposed change allows large savings and loans to opt out of complying with investment and banking services examinations under the CRA. The exams encourage investment in low-income housing and services to low income people. We strongly oppose the proposed changes because they hurt so many of our citizens. They are not good moral changes.

Sincerely,

Deb Martin

7509 Circle Tr

Wonder Lake, IL 60097

815-728-9802