No. 2004-53 & 54From: James Rausse [James_Rausse@mounthopehousing.org]

Sent: Wednesday, January 19, 2005 3:26 PM

To: Comments, Regs

Subject: No. 2004-53 & 54

To Whom It May Concern:

I am writing in reference to the docket numbers mentioned in the subject. The elimination of investments and services for lenders will have a negative effect on opportunities for affordable housing and community economic investment. The Community Reinvestment Act is a critical component to our community's affordable housing and community development solutions. I urge the OTS to withdraw its proposed rule.

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