

From: michelle [meeshkal@msn.com]
Sent: Thursday, January 20, 2005 10:55 PM
To: Comments, Regs
Subject: Comments On No. 2004-53

Dear Sir/Madam,

I am vehemently opposed to proposed changes to the Community Reinvestment Act regulations which allow thrift institutions to choose which community needs they will meet. They should not be able to obtain CRA credits by financing community development in affluent neighborhoods rather than in poor ones. When thrifts merge they should be required to meet with community groups to discuss the impact on the community.

I urge you to withdraw these proposals immediately. They are destructive and unnecessary.

Thank you,

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