

From: Wendi A. Haugh [whaugh@sas.upenn.edu]
Sent: Tuesday, December 07, 2004 11:06 AM
To: Comments, Regs
Subject: comment on proposed CRA rule change

Regulation Comments
Chief Counsel's Office
Office of Thrift Supervision
1700 G St. NW
Washington, DC 20552

Attention: No. 2004-53 & 54

To Whom it May Concern:

As a concerned citizen, I am opposed to this proposed rulemaking which weakens the Community Reinvestment Act exam for all thrifts. The CRA has been an invaluable tool for getting more loans, services and investments into low and moderate income neighborhoods. I strongly urge you to withdraw this proposal, and to maintain the CRA exam in its current form.

Sincerely,

Wendi Haugh
242 Sumac Street
Philadelphia, PA 19128