

From: Tom Pippin [TPippin@bbcresearch.com]
Sent: Wednesday, December 15, 2004 5:06 PM
To: Comments, Regs
Cc: Boyd, Angela
Subject: Docket No. 2004-53 & 54

To Whom It May Concern:

As a Board Member of the non-profit Colorado Foundation for Families & Children, and a private sector housing economist with 15 years of experience in the Front Range marketplace, I urge the OTS to withdraw the proposed rule referenced above.

The Community Reinvestment Act is vital to meeting Colorado's affordable housing and community development needs. In my experience, it also yields the side benefit of promoting a healthy, cooperative dialogue between financial institutions and non-profit service providers.

These two groups don't talk enough as is, and when they collaborate more it leads to better outcomes for low and moderate income citizens. CRA is a great vehicle to foster this cooperation.

Please don't water down CRA. We depend on it!

I can be reached toll-free with any questions at 800-748-3222, x236.

Sincerely,

Tom Pippin

Managing Director

BBC Research & Consulting