

From: Joseph Robinson [jrobinson@waldocap.org]  
Sent: Monday, January 10, 2005 9:30 AM  
To: Comments, Regs  
Cc: Joyce Scott  
Subject: 2004-53, 2004-54

January 10, 2005

Office of Thrift Supervision

To Whom It May Concern,

Waldo Community Action Partners (WCAP) strongly opposes the Office of Thrift Supervision's proposal to give Community Reinvestment Act (CRA) credit to Thrift Institutions for activities in rural and disaster areas with no benefit for low and moderate-income people and places. It is also essential that large institutions remain accountable for investments and services as well as their lending.

WCAP is a private 501(c)3 non-profit organization with a mission to "Create opportunities for low-income people to improve their quality of life." Established in 1965, WCAP develops partnerships with other community organizations, involves low-income clients in agency operations, and administers a full range of coordinated programs designed to have a measurable impact on poverty.

Thank you for your time and attention.

Sincerely,

Joseph Robinson  
Deputy Director