

From: John Napolitano [jnapolitano@vipservices.org]  
Sent: Thursday, January 20, 2005 11:32 AM  
To: Comments, Regs  
Subject: Please Do not weaken CRA

To whom it may concern,

As a committed employee of a Community Based Organization and staunch advocate for community based planning and development, I am writing to voice my dismay of the proposed threat to CRA. The Community Reinvestment Act is a critical component to our community's affordable housing and community development solutions. We oppose any changes that would allow thrifts to cease providing investments and services. We urge the OTS to withdraw its proposed rule.

Our organization has worked tirelessly over the past 30 years to stem the tide of disinvestment and blight in our community. Without CRA, our financial resources would be seriously strained.

We kindly ask for you to rethink taking this approach.

Sincerely,

John Napolitano  
Bronx, NY