
From: PFHCSWM@cs.com
Sent: Tuesday, January 25, 2005 9:45 AM
To: Comments, Regs
Subject: DO NOT DISMANTLE CRA

OTS, Please seriously consider what you are proposing in reducing and or eliminating the CRA requirements for Banking Institutions. America cannot abandon our own! This attack on a primary mechanism to acquire much needed financial support for the development of our communities to fight poverty and the effects of poverty is another nail in the coffin of the poor. It will continue to undermine the ability of communities to develop the quality of life for all citizens. If financial institutions are not required to assist their communities, even those that may still want to will not see the need to continue at the same level. With the proposed HUD reductions, this administration needs to remember the riots of 1967. The cities are not going to be able to handle the growing need. Thank you for modifying your position on this matter. Pat Winston Executive Director, Fair Housing Center of Southwest Michigan