

From: elizabeth cook [yocandra42@hotmail.com]
Sent: Tuesday, December 07, 2004 10:48 AM
To: Comments, Regs
Subject: re: Community Reinvestment Act

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 very opposed to this proposed rulemaking. The Community Reinvestment Act has been an invaluable tool for getting more loans, services and investments into low and moderate income neighborhoods. I urge you to withdraw this proposal which weakens the CRA exam for all thrifts.

Sincerely,

elizabeth cook