

From: Stacey [stacey@frontierhousing.org]
Sent: Tuesday, January 11, 2005 5:26 PM
To: Comments, Regs
Subject: CRA and Thrifts

To Whom It May Concern:

CRA is critical for community based organizations serving low and moderate income communities. We request that you do not change the CRA requirements for thrifts. Doing so, will limit the tools for creating affordable housing thus negatively impacting community and economic development.

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