

From: Koichi John Kurisu [koichi@kurisu.com]  
Sent: Sunday, January 09, 2005 11:19 PM  
To: Comments, Regs  
Cc: cnycitizenaction@aol.com  
Subject: 2004-53 2004-54

TO: OTS

MESSAGE: I strongly oppose the OTS proposal to weaken CRA requirements. It is also essential that large institutions remain accountable for investments and services as well as their lending. Thank you for your time and attention.

FROM:

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