

From: yoders@xxiii.com  
Sent: Friday, January 21, 2005 12:35 AM  
To: Comments, Regs; ssiddiqi@ncrc.org  
Subject: RIN 3064-AC50  
Re: No. 2004-53 and 2004-54  
Regulation Comments  
Chief Counsel's Office  
Office of Thrift Supervision  
1700 G Street NW  
Washington, DC 20552

To whom it may concern:

I am opposed to your proposed changes to the CRA regulations. Allowing the largest institutions to finance development in affluent neighborhoods, then be credited as if they invested in less affluent areas, undermines the intent of the CRA. It will take away investments from the areas that need them the most. Please withdraw your proposed changes.

Respectfully,

Kevin Yoders Hendersonville, NC  
Kevin Yoders