From: Avitabile, Alex [aavitabile@enterprisefoundation.org]

Sent: Wednesday, January 19, 2005 2:58 PM

To: Comments, Regs

Subject: Docket Nos. 2004-53 & 54

The Community Reinvestment Act is a critical component to our community's affordable housing and community development solutions. I oppose any changes that would allow thrifts to cease providing investments and services and urge the OTS to withdraw its proposed rule.

Alex S. Avitabile
Assistant General Counsel
The Enterprise Foundation, Inc.
80 Fifth Avenue, 7th floor
New York, New York 10011
Direct Dial: (212) 284-7131

Main Number: (212) 262-9575 Personal Extension: 131 Fax: (212) 262-9635

 $\verb"aavitabile@enterprise foundation.org"$