

From: Evan Mason [emason8@earthlink.net]
Sent: Monday, January 24, 2005 10:08 AM
To: Comments, Regs
Subject: Help Save the CRA; docket numbers, No. 2004-53 & 2004-54

Subject: PLEASE HELP SAVE THE CRA
Office of Thrift Supervision

From: Evan Mason, Garrard Beeney

I/We strongly oppose the OTS proposal to weaken CRA requirements. It is essential that large institutions remain accountable for investments and services as well as their lending.

Your proposal will result in considerably less community development financing and basic banking services in low- and moderate-income communities and devastate urban areas, such as New York City, that has suffered so much, especially since 9/11.

Thank you for your time and attention.