

From: Christine Blair [srfixit@mhhd.org]
Sent: Monday, January 10, 2005 12:09 PM
To: Comments, Regs
Subject: 2004-53, 2004-54

To Whom It May Concern:

Please withdraw your proposal to change the CRA requirements for thrifts. It would be blow to low/moderate communities if the CRA requirements are watered down. In these times where agencies and organizations are doing a poor job of regulating themselves it would be a mistake to allow thrifts to perform self examinations of their CRA activity. We do not want to go backward in this area. Thank you for your consideration.

Christine Blair

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