From: Lou Confessori [loocon@mennonitehousing.com]
Sent: Thursday, January 13, 2005 3:32 PM
To: Comments, Regs
Subject: OTS proposal - docket # 2004-53 & 54

Mennonite Housing would like to comment on the OTS proposal.

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

Sincerely,

Louis Confessori

Project Manager

Neighborhood Homeownership Program