

**From:** Trish Long [trish.kabob@verizon.net]  
**Sent:** Sunday, January 23, 2005 10:51 PM  
**To:** Comments, Regs  
**Cc:** ssiddiqi@ncrc.org; Patricia Long  
**Subject:** No. 2004-53 & 2004-54

1005

I recently learned of changes to the Community Reinvestment Act (CRA) proposed by the Office of Thrift Supervision. I am convinced that the proposed changes will reduce lending, investments, and banking services in low- and moderate-income communities, which is in stark contradiction to the purpose of the CRA. Furthermore, the watering-down of the CRA exam means that thrifts may not be required to place or maintain branches in low- and moderate-income neighborhoods. Large thrifts will also not be required to finance affordable rental housing via Low Income Housing Tax Credits. Such policies can only harm the people who live in communities like mine. The proposal to reduce opportunities for the public to meet with thrifts and OTS to discuss CRA and anti-predatory lending issues when thrifts are merging is also a bad idea. Banks and thrifts have an obligation under CRA to serve low- and moderate-income communities. For these reasons, I oppose the proposed rule and ask you to withdraw it. If you have any questions, please call me at (609)989-3291.

Sincerely,

Trish Long  
Community Development Coordinator  
City of Trenton, NJ