

From: Odom, Rachel [rmodom@columbiasc.net]
Sent: Monday, January 24, 2005 9:01 AM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

Personally I feel that it would be a great disservice to allow banks to not adhere to the CRA. This is just another instance of making the rich richer and sitting back and watching as the poor get poorer. As a community development loan officer I see daily the great impact the Community Reinvestment Act has on our community. Please consider those you will be hurting by taking this much needed service from the banks rather than looking at it from the bank's point of view.

Regards,

R. Megan Odom
Loan Officer, City of Columbia
P.O. Box 147
Columbia, S.C. 29217
(803) 545-3259