

From: harris@wctc.net

Sent: Sunday, January 23, 2005 10:51 AM

To: Comments, Regs; ssiddiqi@ncrc.org

Subject: RIN 3064-AC50

Re: No. 2004-53 and 2004-54

Regulation Comments Chief Counsel's Office Office of Thrift Supervision 1700 G Street NW Washington, DC 20552 Gentlemen: A socially responsible investor, I am a strong supporter of the Community Reinvestment Act. You should withdraw your proposed changes to CRA regulations, which would seriously weaken the Act. You would allow thrifts with excess of \$1 billion in assets to pick and choose which community needs they will meet. You would allow large thrifts to eliminate or dilute the investment and service tests now required as part of their CRA exam. Your action will result in less investment and reduced banking services in lower-income communities. STOP IT! Sincerely, Ronald G. Harris