
From: AHarrisCLE@aol.com
Sent: Saturday, January 22, 2005 7:32 AM
To: Comments, Regs
Cc: senator_voinovich@voinovich.senate.gov; senator_dewine@dewine.senate.gov;
Stephanie.Tubbs.Jones@mail.house.gov
Subject: 2004-53 Community Reinvestment Act

Dear Office of Thrift Supervision,

I believe that the Community Reinvestment Act is working and working well. Please do not relax the laws regarding enforcement of the act. All banks with assets of more that \$250 million should continue to be reviewed regularly for their lending and investment services in low-income communities. Raising the threshold to \$1 billion would *not* be the cost-savings proposed by the originators of this change and would definitely be detrimental to our diverse and struggling ethnic and urban neighborhoods.

Sincerely,
Rev. Allen V. Harris
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