

From: Ben Sher [bsher@iclinc.net]

Sent: Friday, January 21, 2005 12:18 PM

To: Comments, Regs

Subject: No. 2004-53 & 54

"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."