

From: kenjib@rocketmail.com  
Sent: Sunday, January 23, 2005 4:52 PM  
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

The Community Reinvestment Act is an important agent in supporting struggling communities by providing capital with which they can grow and develop. Please do not change the CRA regulations, as they would weaken investment in these already struggling neighborhoods, increase crime. Eliminating required meetings when thrifts merge will also eliminate the process of citizen review that is essential to a healthy democracy and healthy communities.

Yours Sincerely,

Charles Kenji Baugham