From: Sherry

Sent: Monday, January 10, 2005 2:28 PM

To: Comments, Regs

Subject: CRA

Attention: No. 2004-53 & 2004-54

To Whom It May Concern,

I strongly oppose the OTS proposal to weaken CRA requirements. It is also essential that large institutions remain accountable for investments and services as well as their lending. This was created to prevent red lining and that is still an issue today. Hear my voice and do not allow CRA to be weakened. Thank you for your time and attention!

Sherry Hoffman Edmonds WA 98020