

**From:** Ian Heisey [ianh@bpdc.org]

**Sent:** Friday, January 21, 2005 4:16 PM

**To:** Comments, Regs

**Subject:** 2004-53 Community Reinvestment Act

To Whom It May Concern:

I oppose the OTS proposal to change the requirements of the CRA. Banks should continue to be completely accountable to existing regulations requiring full compliance for providing services under the CRA.

I work in the community development field and know the importance of banks supporting the CRA for the wellbeing of vulnerable families.

I urge you to act in good conscience.

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