

From: Helen Rosenberg [Helen.Rosenberg@Westhab.org]
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To: Comments, Regs
Subject: docket nos.2004-53 and 54

Westhab, Inc. is a community-based, not-for-profit housing and social services agency. Some of our prior affordable housing developments have benefitted greatly from the kind of funding and community commitment which CRA as currently drafted requires. The Community Reinvestment Act is a critical component to our community's affordable housing and community development solutions. We strongly oppose any changes that would allow thrifts to cease providing investments and services. We urge the OTS to withdraw its proposed rule.

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