

From: Harold Hill [hhillzzz@sbcglobal.net]
Sent: Sunday, January 23, 2005 6:43 PM
To: Comments, Regs
Cc: hhillzzz@sbcglobal.net
Subject: Docket ## 2004-53 & 54

The Tulsa, Oklahoma, citizenry includes many people living below the poverty line. It's low-cost housing is scarce and to be found only in those parts of town suffering from economic starvation. The house in those neighborhoods and only because the housing is in dilapidated dwellings at which the city and county inspectors look with deliberately blind eyes. Otherwise, the houses would be condemned and razed. Our homeless are numerous and our shelters overflowing.

The Community Reinvestment Act is critical to our community's attempts to develop solutions to these housing and community development needs and problems.

Any change in regulations which would permit thrifts to cease providing investments and services should, in my fervent opinion, be completely avoided. I urge the Office of Thrift Supervision to withdraw its proposed rule.

Thank you for your services to our nation and for anything you as servants to all citizens, rich and poor, can do to raise the poverty-stricken out of their morass!

Respectfully,

Harold E. Hill
1625 South Lewis Place
Tulsa OK 74104-5122
918 744 6389
hhillzzz@sbcglobal.net