

From: nowness@gmail.com  
Sent: Sunday, January 23, 2005 10:27 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

Dear Sir or Madam:

Please don't mess up the Community Reinvestment Act which is certainly helping revitalize poorer communities.

I urge you not to cave in to the big money institutions waving their big bucks in your face. These proposed changes pander to the greedy, not the needy.

Stay the course. Let the larger and smaller thrifts go by the same system. Zoom out and keep an eye on the big social picture in this regard. Let your conscience be your guide.

Sincerely,

Dana Bailey  
Dana Bailey