

From: bjm@well.com

Sent: Sunday, January 23, 2005 2:03 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 Hello! I strongly support the Community Reinvestment Act. As you know, it has helped end redlining and provided desperately needed loans to lower-income neighborhoods. I urge you to withdraw the currently proposed changes to CRA regulations that would allow thrifts to earn CRA credits by financing development in affluent neighborhoods to the exclusion of lower-income neighborhoods and deprive the public of the opportunity to participate in discussion of thrift mergers. Please oppose these regressive changes! Yours Sincerely, Barbara Miller