

From: Wayne Price [waprice@iname.com]
Sent: Tuesday, January 11, 2005 4:32 PM
To: Comments, Regs
Subject: 2004-53

Regulation Comments
Chief Counsel's Office
Office of Thrift Supervision
1700 G St. NW
Washington DC 20552

Attention: No. 2004-53

To Whom it May Concern:

I am writing to oppose the CRA Streamlining Proposal. This proposal would significantly reduce the amount of community development financing and basic banking services in low- and moderate-income communities. I believe, while some change is needed, the proposed changes go too far. I am concerned that the number of banks exempt will markedly increase under the new proposal. I am also concerned that letting banks "make their own rules" for whether they are in compliance. I am concerned that your proposal would allow thrifts to finance community development of affluent communities as part of their community service.

Please re-think this proposal.

Sincerely,
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