

From: Will O'Brien [willobrien@projecthome.org]

Sent: Friday, January 21, 2005 9:35 AM

To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

I am concerned about proposals that would weaken Community Reinvestment Act regulations covering large thrifts. The CRA has been a valuable tool for financial stability in low- and moderate-income communities and must not in any way be compromised or weakened/

Thrifts should continue to be fully accountable under CRA for making investments and providing services. **I oppose the OTS proposal to allow thrifts to design their own CRA exams and reduce accountability for investment and services in low and moderate-income communities.**