

From: geraldhair@lanset.com  
Sent: Friday, January 21, 2005 12:09 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:

The intention of the Community Reinvestment Act is to support lower-income neighborhoods, not affluent ones. Please do not violate this sacred pact with the poor by changing the rules to allow thrifts to invest in affluent neighborhoods. this would be an unconscionable and sever violation the whole community

Yours Sincerely,

Gerald R. Hair