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Sent: Tuesday, May 10, 2005 10:20 PM

To: regs.comments@occ.treas.gov; Comments; regs.comments@federalreserve.gov

Subject: RE: FRB Docket No. R-1225, OCC Docket Number 05-04, FDIC RIN 3064-AC89

To Whom it May Concern:

I urge you to enhance your proposed changes to the Community Reinvestment Act (CRA) regulations so that banks do not reduce their levels of branches, and community development loans and investments to low- and moderate-income communities. Your proposal is an improvement from the one you issued last fall, but serious issues remain.

Investments in affordable housing and economic development build wealth for families and communities and thus open up new markets for bank lending and services. The importance of investments is one reason why you must carefully develop any final proposal regarding the CRA exam structure.

Mid-size banks are vital in many communities, particularly in medium-sized cities and rural communities. The only way to hold them accountable for providing credit to small firms and for affordable housing and community development is if the CRA data remains publicly available.

Sincerely,
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