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**Sent:** Thursday, May 05, 2005 6:29 PM  
**To:** regs.comments@occ.treas.gov; regs.comments@federalreserve.gov; Comments  
**Subject:** Docket No. R-1225, RIN 3064-AC89, and Docket No. 05-04

Federal Reserve Board  
Re: Docket No. R-1225

Federal Deposit Insurance Corporation  
Re: RIN 3064-AC89

Office of the Comptroller of the Currency  
Re: Docket Number 05-04

Dear Sir or Madam:

Please withdraw the proposed changes to the CRA. I have read the documentation provided by Domini and I believe that without transparency, there is no incentive for banks to invest in depth to the same extent, nor to report their investment to the same detail.

Yours Sincerely,

Will Sargent