From: hannigan@morgancollins.com [mailto:hannigan@morgancollins.com]
Sent: Friday, May 06, 2005 9:01 AM
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:

I am a supporter of the Community Reinvestment Act.

Thank you for withdrawing your earlier proposal to allow midsize banks to pursue only one type of community development activity — loans, investments, or services — rather than all three.

I urge you to act again and withdraw the proposed new changes.

Yours Sincerely,

Connie Hannigan