



John Bryant
Founder, Chairman and
Chief Executive Officer

January 8, 2007

Regulation Comments
Chief Counsel's Office
Office of Thrift Supervision
1700 G St NW
Washington, D.C. 20552

Attention: No. 2006-44

To Whom It May Concern:

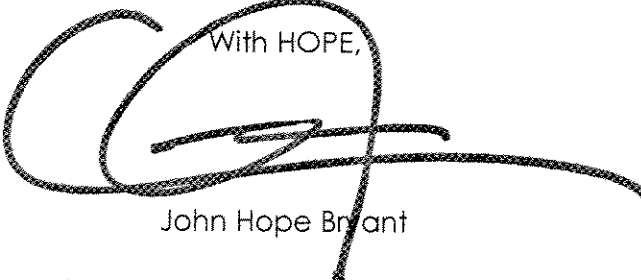
Operation HOPE, Inc. respectfully requests your support to the proposed changes to your Community Reinvestment Act (CRA) exams. These changes will result in increased lending, investments and financial services for low and moderate wealth communities.

Operation HOPE, Inc. is America's leading provider of economic tools and services, founded immediately following the civil unrest of April 29, 1992 in Los Angeles with our HOPE Centers which are banking centers and inner city cyber cafes.

Operation HOPE is committed to affordable housing available for low to moderate-wealth individuals and families and to date, has enrolled 11,640 individuals into our credit counseling classes, educated 818 potential homeowners, approved close to \$300 million in mortgage loans and almost \$10 million in small business loans.

Our organization is in favor of the federal regulatory agencies' efforts to align their CRA exams. Similar CRA exams would allow the public to effectively compare the CRA performance of both banks and thrifts. Currently, the Office of Thrift Supervision (OTS) has a very different set of CRA exams for their regulated thrifts in comparison to the other regulators' bank CRA exams. The weaker CRA standards for thrifts make it difficult to hold thrifts accountable for responding to community needs.

Thank you for your consideration of this important matter. If you have any questions, please contact me at (213) 891-2900.

With HOPE,

John Hope Bryant

cc: Rhea Serna, Policy Advocate
California Reinvestment Coalition
Bill Walbrecher, Chief Operating Officer
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Lance Triggs, EVP and Chief of Staff
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