

From: Steven Libby [stevenlibby@yahoo.com]
Sent: Sunday, January 02, 2005 12:44 PM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

Dear Sir/Madam,

Thrifts should continue to be fully accountable under CRA for making investments and providing services. I oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities.

This is a vitally important way to assure that neighborhoods have capital accessible to them in the USA. If the US is to offer a hand-up to people coming out of poverty, capital must be made available for mortgages and small businesses in these neighborhoods. Otherwise, we risk either turning to hand-outs or, worse, simply ignoring poor people and letting them linger in poverty, mired in hopelessness.

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