From: Doris [Doris@mutualhousing.net]
Sent: Tuesday, January 04, 2005 12:03 PM

To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

To Whom It May Concern:

I truly feel that 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." The deadline for comments is January 24 but act now so you do not forget.

Sincerely,

Doris D. Bruno