

**From:** Holt, Larry [lholt@gha-nc.org]  
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**To:** Comments, Regs  
**Subject:** "2004-53 Community Reinvestment Act"

Chief Counsel's Office  
Office of Thrift Supervision

Comments regarding 2004-53 Community Reinvestment Act

All federally insured financial institutions should continue to be fully accountable under CRA for making investments and providing services. This requirement is a major factor in the success of the Low Income Housing Tax Credit program and the revitalization of deteriorating urban neighborhoods. The proposed change would eliminate a major "selling point" used by our local loan officers and bankers in presentations to their loan committees.

I also oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities.

Thank you for your consideration of these comments.

Larry D. Holt, Greensboro, NC