

From: pdhill@memphis.edu
Sent: Thursday, January 20, 2005 12:56 PM
To: Comments, Regs
Cc: rep.harold.ford.jr@mail.house.gov
Subject: 2004-53 Community Reinvestment Act

To Whom It May Concern:

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

The time to change has not yet come. Thank you for your time.

Pamela Hill