

From: Ron McKulick [rm@south7work.win.net]
Sent: Tuesday, December 28, 2004 12:10 PM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

Importance: High
To Whom It May Concern:

I volunteer as Vice Chair of the New Albany Housing Services, a "CHDO", in New Albany-Floyd County, Indiana. I have worked as a Board member from its inception 5 years ago, and am committed to affordable housing, both rental and homeownership, in a best practices mode...providing long term quality in housing for residents in a community and the community itself. As well, I have worked in community and economic development and have basic awareness of the fundamental need, value, safeguards, and opportunities afforded through CRA...and what consequences there would be without it.

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.

Sincerely,

Ron McKulick
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