From: Glenn Nishimura [gnishimura@liscnet.org] Sent: Wednesday, December 22, 2004 9:34 AM

To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

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

Glenn Nishimura Little Rock, AR 72205