From: Keith Pamperin [KeithPa@ci.green-bay.wi.us]

Sent: Tuesday, December 21, 2004 3:31 PM

To: Comments, Regs

Cc: Mark Green / Nicole Vernon (E-mail); 'senator\_kohl@kohl.senate.gov';

'Russel\_feingold@feingold.senate.gov'

Subject: "2004-53 Community Reinvestment Act"

Office of Thrift Supervision

I oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low income people or communities." "Thrifts regulated by the Office of Thrift Supervision should continue to be fully accountable under CRA for making investments and providing services. Our neighborhoods and Community Development efforts are dependent on continued attention and reinvestment on behalf of Thrifts.

It is important that the Office of Thrift Supervision as a regulator maintain the supervision and monitoring of Thrifts under your jurisdiction to assure there continued participation in local Community Reinvestment efforts.

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