From: Darrel Wood [darrelmw@ameritech.net] Sent: Tuesday, December 28, 2004 7:50 PM

To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

I strongly believe that thrifts should continue to be fully accountable under the Community Reinvestment Act for making investments and providing services. I oppose the Office of Thift Supervision proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities.

Darrel M. Wood Chicago, IL 60647