

From: Affonsos@aol.com
Sent: Wednesday, January 19, 2005 8:21 PM
To: Comments, Regs
Subject: Attention: No. 2004-53 and 2004-54

The Community Reinvestment Act works for rural communities. I strongly oppose the OTS proposal (2004-53 and 2004-54) to give CRA credit to thrift institutions for activities in rural and disaster areas with no benefit for low and moderate income people and places. It is also essential that large institutions remain accountable for investments and services as well as their lending. Thank you for your time and attention.

Capitalism can only function equitably if credit is more widely available to the have-nots. If not, the income distribution will continue to widen and we will see more disparity between the haves and the have-nots. It is particularly frustrating when a program that is working is threatened.

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