From: Monique Sullivan [msulliva@liscnet.org] Sent: Monday, December 20, 2004 2:11 PM

To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

To Whom It May Concern:

I am writing in response to the current OTS proposal, I believe all thrift institutions should continue to be fully accountable under CRA for making investments and providing services and I oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities.

Sincerely,

Monique Sullivan LISC 700 Main Street, 3rd FI Buffalo, NY 14214