

From: Patsy Shouse [owscty04@mikrotec.com]  
Sent: Tuesday, January 11, 2005 9:46 AM  
To: Comments, Regs  
Subject: "2004-53,2004-54

I strongly oppose the OTS proposal to give CRA credit to institutions for activities in rural and disaster areas with no benefits for low income people. I also feel strongly that large institutions should be accountable for their services.