

MEMORANDUM

Date: 1/10/2005
To: Office of Thrift Supervision
Cc: [Click here and type names]
From: Jo'e Lynn Lightner
Director of Partnership Housing
RE: "2004-53, 2004-54"

I strongly oppose the OTS proposal 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.