

From: Robert Hammock [rhammock@bellsouth.net]

Sent: Friday, January 21, 2005 9:15 PM

To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

All federally insured financial institutions should continue to be fully accountable under CRA for making investments and providing services. I also oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities.

As it is, the OTS has done a poor job of enforcing the existing regulations. The impact of which is that rural financial institutions have basically been let off of the hook and been given "satisfactory" passes without benefiting its low and moderate income communities.

Sincerely,
Robert Hammock
Atlanta, GA
rhammock@bellsouth.net