

From: Julianne Fletcher [jfletcher@preservationtexas.org]
Sent: Thursday, January 20, 2005 6:55 PM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

To Whom It May Concern:

We believe under CRA that thrifts should continue to be accountable for making investments and providing services. We wholeheartedly oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities.

Thank you.

Julianne Fletcher

Executive Director

Preservation Texas

PO Box 12832

Austin, TX 78711

512.472.0102

jfletcher@preservationtexas.org