



# Laconia Area Community Land Trust, Inc.

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## MEMO

Date: January 24, 2005

To: Office of Thrift Supervision

From: George Helwig, Director of Housing Development

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.