

From: Sharon Richmond [srichmond@ccmrdd.org]

Sent: Monday, December 27, 2004 11:26 AM

To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

I am very concerned about proposed changes to the Community Reinvestment Act (CRA). I oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities. The population I support are individuals with MRDD and the mass majority are low income and desperately need affordable housing organizations and supports.