

From: mike kelly [mpkmayo@hotmail.com]
Sent: Wednesday, January 19, 2005 7:44 PM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

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

Keeping CRA in its current form is in the best interests of the country, the banking industry, communities and citizens. CRA is a critical element in community redevelopment and the proposed changes will negatively affect many positives aspects of the current CRA.

Sincerely,

Michael P. Kelly