

**From:** Renea Seagren [rseagren@udmo.com]  
**Sent:** Wednesday, December 22, 2004 2:29 PM  
**To:** Comments, Regs  
**Subject:** "2004-53, 2004-54"  
Office of Thrift Supervision

To Whom it may concern:

As an employee of a community action agency whose mission is to serve those in poverty, 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. It is also essential that large institutions remain accountable for investments and services as well as their lending.

Thanks you for your time and attention.

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