

From: Omar Shute [oshute@commfirstfund.org]

Sent: Tuesday, December 28, 2004 11:05 AM

To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

To Whom It May Concern:

I firmly believe that 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.

Thank you,

Omar Shute
Business Counselor
Community First Fund
(717) 920-1520