

From: p\_thardin@bellsouth.net  
Sent: Friday, January 21, 2005 1:08 AM  
To: Comments, Regs  
Subject: 2004-53 Community Reinvestment Act

To Whom It May Concern,

The Community Reinvestment Act is a vital piece of legislation for the United States of America. It was established with the intent to ensure parity and equity to poor disenfranchised communities. All federally insured financial institutions should continue to be fully accountable under CRA for making investments and providing services. I also oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities.

Patricia Hardin