

From: Mary Kellogg [mary.kellogg@wanadoo.fr]
Sent: Wednesday, January 19, 2005 10:40 AM
To: Comments, Regs
Subject: Attention: No. 2004-53 and 2004-54

The Community Reinvestment Act works for rural communities.
I strongly oppose the OTS proposal (2004-53 and 2004-54) to give CRA credit to thrift institutions for activities in rural and disaster areas with no benefit for low and moderate income people and places.

Strong communities are a basis for the strength of our country. People (also - and perhaps, especially - those of low and moderate income working to improve their lives and their families lives are the pillars of those communities.

It is also essential that large institutions remain accountable for investments and services as well as their lending.

Thank you for your time and attention.

Mary O'Keefe Kellogg

voting address:
Back River Road
Boothbay, Me 04537

mailing address:
14, La Ruelle, Brétigny
F-01280 Prévessin-Moëns
France

+33 - (0)4.50.41.06.19
+33 - (0)4.50.41.00.92 (fax)