From: Ecrcangel@aol.com

Sent: Thursday, December 30, 2004 10:42 AM

To: Comments, Regs

Cc: Ecrcangel@aol.com; Wynmkr1935@aol.com Subject: "2004-5 Community Reinvestment Act"

To Whom It May Concern:

"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 for your consideration of this very important subject.

Lynn K. Thornburg, Executive Director East Central Reinvestment Corporation 616 East Main Street Muncie, IN 47305