

---

**From:** Nancy McCurry [Nmccurry@lact.org]  
**Sent:** Monday, January 24, 2005 1:20 PM  
**To:** Comments, Regs  
**Subject:** Fw: 2004-53; 2004-54

----- Original Message -----

**From:** [Nancy McCurry](#)  
**To:** [regs.comments@ots.treas.gov](mailto:regs.comments@ots.treas.gov)  
**Sent:** Monday, January 24, 2005 1:13 PM  
**Subject:** 2004-53; 2004-54

I strongly oppose the proposal 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. It is essential that these institutions remain accountable for investments and services as well as their lending. Thank you.

Nancy McCurry  
Resource Development Director  
LACONIA AREA COMMUNITY LAND TRUST  
(603) 524-0747  
[www.lact.org](http://www.lact.org)