From: Ann Bennett [ann.bennett@knoxmpc.org] **Sent:** Tuesday, December 28, 2004 12:06 PM

To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

I am opposed to any OTS proposal that would favorably consider rural community development activities that are not of primary benefit to low-income people or communities. The CRA should continue to include thrifts and hold them fully accountable for service provision and investments.