

**From:** Steven McCullough [SMcCullough@bethelnewlife.org]

**Sent:** Wednesday, December 22, 2004 12:08 PM

**To:** Comments, Regs

**Subject:** 2004-53 Community Reinvestment Act

As Chief Operating Officer of Bethel New Life, Inc., a twenty-five year-old, faith-based, community development corporation located on the Westside of Chicago, Illinois we strongly urge you to uphold the strength of the Community Reinvestment Act. 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.

Steven

Steven McCullough  
Chief Operating Officer  
Bethel New Life, Inc.  
4950 W. Thomas  
Chicago, Illinois 60651  
(773) 473-7870 ext. 130  
(773) 473-7871 fax  
[smccullough@bethelnewlife.org](mailto:smccullough@bethelnewlife.org)  
[www.bethelnewlife.org](http://www.bethelnewlife.org)