

From: cnewton@penquiscap.org
Sent: Monday, January 24, 2005 11:46 AM
To: Comments, Regs
Subject: 2004-53, 2004-54

As the Executive Director of a community development organization serving rural communities in northern Maine, I have first hand knowledge of the positive results that have been gained from the Community Reinvestment Act as it is currently, written, structured and implemented.

I am writing to ask that you not implement the Office of Thrift Supervision proposal to credit thrift institutions for activities that do not benefit low and moderate income people. Likewise, all institutions, regardless of size must continue to be held accountable for investments and services as well as their lending.