

From: Valerie Haynes [Valerie.Haynes@att.net]

Sent: Tuesday, December 28, 2004 1:06 PM

To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

I oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities. Thrifts should continue to be fully accountable under CRA for making investments and providing services.