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From: Will Laintz [wlaintz@scrha3.com]  
Sent: Tuesday, December 21, 2004 3:57 PM  
Subject: Comments, Regs  
CRA Requirements

**MEMO:**

From: Will Laintz (e-mail wlaintz@scrha3.com)  
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Sent: Tuesday December 21, 2004

To: Office of Thrift Supervision (OTS) [regs.comments@ots.treas.gov](mailto:regs.comments@ots.treas.gov)  
<<mailto:regs.comments@ots.treas.gov>>

Subject: "2004-53, 2004-54"

I strongly oppose the OTS 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 also essential that large institutions remain accountable for investments and services as well as their lending.

We rely on local banks to make our affordable housing projects work. It is critical that we have this tool to keep banks at the table with affordable housing developers. Without this tool affordable housing developers and low-income families will suffer in the rural area of South Carolina and throughout the United States.

Thank you for your time and attention.

Will Laintz  
Homeownership Coordinator  
Southeastern Housing Foundation

Will Laintz