

From: Mary [forchange@earthlink.net]
Sent: Thursday, January 20, 2005 7:05 PM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

Please ensure that all federally insured financial institutions continue to be fully accountable under the CRA to continue providing services.

I also oppose the OTS proposal that does not ensure that rural community development activities primarily benefit low income populations. It is only fair and equitable.

Regards,

Mary Wible Brennan

Durham, NC