

From: Marlborough SC [marlboroughsc@sbcglobal.net]

Sent: Thursday, December 16, 2004 4:52 PM

To: regs.comments@ots.treas.gov.

Subject: No. 2004-53 & 54

The Community Reinvestment Act is a critical component to our community's affordable housing and community development solutions. I, and the low to moderate- low income seniors that I work with in their affordable housing community, oppose any changes that would allow thrifts to cease providing investments and services. We urge the OTS to withdraw its proposed rule.

Sincerely,
Kelly E. McKee

Kelly E. McKee, M.S.W.
Service Coordinator
Marlborough Manor Apartments
1818 E. 79 St.
KC,MO 64132
816.405.8773
marlboroughsc@sbcglobal.net