

**From:** Karen Bruner [bruchatt@cinci.rr.com]

**Sent:** Wednesday, January 05, 2005 8:47 AM

**To:** Comments, Regs

**Subject:** Community Reinvestment Act

As a voter in Cincinnati, OH and an active volunteer in a local interfaith housing program, I wish to express my strong opinion that thrifts should continue to be fully accountable under CRA for making investments and providing services.

I oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities.

I support continued CRA funding for affordable housing for low-income people.