

**From:** Suk Rhee [suk@habitatla.org]

**Sent:** Monday, January 03, 2005 12:58 PM

**To:** Comments, Regs

**Subject:** 2004-53 Community Reinvestment Act

We have come to learn that the Office of Thrift Supervision is currently inquiring whether thrifts should continue to be accountable under CRA for investments and services.

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.

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