From: Jessica Pliml [jlpliml@43paralleltech.com]

Sent: Friday, January 21, 2005 8:57 AM

To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

In regard to the 2004-53 Community Reinvestment Act, it is my belief that all federally insured financial institutions should continue to be fully accountable under CRA for making investments and providing services. I also oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities.

Please help all of our citizens by ensuring that financial services and loans are available to all.

Thank you, Jessica Pliml