

**From:** Robert J. Miller [rjcfm@msn.com]

**Sent:** Wednesday, December 22, 2004 1:02 AM

**To:** Comments, Regs

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

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.

*Corporation*

Rev. Robert Miller  
Founder and Chair  
*Genesis Housing Development*

Chicago IL