

From: M Gold [michael_goldberg@sbcglobal.net]

Sent: Friday, January 21, 2005 11:24 PM

To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

Please use your common sense and careful consideration for this issue. 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. Our inner cities are already suffering due to statewide budget cuts and challenging economic times.