

From: hightea@verizon.net
Sent: Monday, December 20, 2004 2:09 PM
To: Comments, Regs

As a researcher who works with domestic policy related to low-income and working people, I believe 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. Pamela Friedman