

**From:** TrilliumConsult@aol.com

**Sent:** Friday, January 21, 2005 11:23 PM

**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,  
Karen Christopherson