

From: John Poling [jpoling@hagc.net]
Sent: Monday, December 20, 2004 2:42 PM
To: Comments, Regs
Subject: CRA proposal

I understand an inquiry has been sent out to thrifts asking whether they should continue to be accountable under the Community Reinvestment Act. Thrifts should continue to be fully accountable under CRA. CRA should not be modified to consider rural and community development activities that do not primarily benefit low-income people and communities. Such action would reverse the intent of CRA.

John Poling