

**From:** Lee Mueller [leem@mandl.net]  
**Sent:** Friday, January 21, 2005 2:13 PM  
**To:** Comments, Regs  
**Subject:** 2004-53 Community Reinvestment Act

I am writing in opposition to any proposal that would result in the elimination or reduction of accountability of federally-insured financial institutions under the CRA. I also oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities.

Thank you.

Sincerely,

Lee Mueller