

From: Esther Wiesner [esther@ucityphila.org]

Sent: Monday, December 20, 2004 2:27 PM

To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

I'm concerned by the series of regulatory proposals could dismantle CRA.

In particular, I would ask you to consider 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.

Thank you for your consideration.

Esther Wiesner

Sr. Director of Development

University City District

3940 Chestnut Street

Philadelphia, PA 19104

P: 215/243-0555

F: 215/243-0557

esther@ucityphila.org

www.ucityphila.org

University City District depends upon 100% voluntary support. You can help by donating to the UCD <http://www.UCityphila.org>.