

From: Ron May [ohp.rmay@oceana.net]
Sent: Monday, January 10, 2005 11:13 AM
To: Comments, Regs
Subject: 2004-53, 2004-54

The Honorable James E. Gilleran

Director

Office of Thrift Supervision

1700 G Street, NW

Washington, DC 20552

Attention: No. 2004-53, 2004-54

Dear Director Gilleran:

I/We strongly oppose the OTS proposal to give CRA credit to thrift institutions for activities in rural and disaster areas with no benefit for low and moderate income people and places. It is also essential that large institutions remain accountable for investments and services as well as their lending.

Thank you for your time and attention.

Ron May

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