

From: Lynne Parker [parkerll@gwm.sc.edu]
Sent: Thursday, January 20, 2005 4:11 PM
To: Comments, Regs
Subject: Attention: No. 2004-53 and 2004-54

The Community Reinvestment Act works for rural communities. I STRONGLY oppose the OTS proposal (2004-53 and 2004-54) 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.

The wealthy in our country get enough "breaks". The lower income sector needs help, not the upper crust.

Thank you for your time and attention.

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