From: Ceceliahunt@aol.com

Sent: Wednesday, December 22, 2004 12:03 PM

To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

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."

Cecelia Hunt Deputy Director St. Edmund's Redevelopment Corporation 6105 S. Michigan Avenue Chicago, Illinois 60637