

Evans, Sandra E

From: Adrienne Sutton [ajineurope@yahoo.com]
Sent: Wednesday, January 19, 2005 1:57 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. This change will result in harmful reductions in services to poor communities, especially in rural areas, which I find completely unacceptable. Thank you for your time and attention.

Sincerely,
Adrienne Sutton
Madison MD 21648

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