

**From:** Kelly Willoughby [kellyw@kawvalleyhabitat.org]  
**Sent:** Friday, January 21, 2005 10:18 AM  
**To:** Comments, Regs  
**Subject:** 2004-53 Community Reinvestment Act

"All federally insured financial institutions should continue to be fully accountable under CRA for making investments and providing services. I also oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities."

Please help us continue our work in the community, by maintaining accountability for financial institutions.

Kelly S. Willoughby  
President/CEO  
Kaw Valley Habitat for Humanity

**WE'VE MOVED!!!**  
**New Address**

**1401 Fairfax Trafficway**  
**Building D, Suite 315**  
**Kansas City, Kansas 66115**

**913-342-3047 ext 26**  
**913-342-4459 (fax)**

"It's not enough to build houses; we have to build people."