

**From:** tom eustis [tqtom@bellsouth.net]  
**Sent:** Monday, December 20, 2004 5:30 PM  
**To:** Comments, Regs  
**Subject:** 2004-53 Community Reinvestment Act

To whom all it concerns:

With the recent lack of accountable in the equity markets and now in regards to the FDA on drugs, it would be totally irresponsible for the Office of Thrift Supervision to throw away the accountabilities within the Community Development Act.

If the OTS decides thrifts should not be accountable under CRA for investments and services, it could undermine billions of dollars annually of investments in low-income housing, small businesses, economic development, and historic rehabilitation, as well as such consumer services as convenient bank branches and basic banking accounts.

Thrifts should be accountable under CRA and I **oppose** the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities.