

From: Gillian Franks [gfranks@cvoeo.org]
Sent: Tuesday, December 21, 2004 1:30 PM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

Please ensure that all financial institutions regardless of size, are required to make community investments and offer additional services.

Do NOT support the OTS proposal for reducing or eliminating this.