From: Stephen Varga [gnbcdc@snet.net]
Sent: Monday, January 24, 2005 3:59 PM

To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

I am the executive director of the Greater New Britain Community Development Corporation and am concerned about the proposed changes in the Community Reinvetment 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.

Stephen J. Varga Exec. Dir., G.N.B.C.D.C.