

From: mas2e [mas2e@mtsu.edu]  
Sent: Wednesday, December 29, 2004 11:54 AM  
To: Comments, Regs  
Subject: 2004-53 Community Reinvestment Act

Thrifts should continue to be fully accountable under CRA for making investments and providing services. I oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities. The act is designed to help raise living standards across the board.

Michael Strutt