From: Kelly McDevitt [mcdevitt@TCHDC.org] Sent: Thursday, January 20, 2005 5:58 PM

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. The CRA is a win win - it is good business and good for the health and stability of our country.

Kelly McDevitt Rikansrud