

From: Dena Al-Khatib [dal-khatib@BICKERDIKE.ORG]

Sent: Monday, December 20, 2004 3:16 PM

To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

As an employee of a not-for-profit community development corporation serving low income communities and as a homeowner in a low income community, I believe that 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.

Dena R. Al-Khatib
Program Manager-NCP
Bickerdike Redevelopment Corporation
2550 W. North Ave.
Chicago, IL 60647
Ph: 773-278-5669
Fax: 773-278-5673
dal-khatib@bickerdike.org
www.bickerdike.org