**From:** Julia O'Connor [jomtna@sbcglobal.net] **Sent:** Monday, January 03, 2005 11:26 AM

To: Comments, Regs

**Subject:** 2004-53 Community Reinvestment Act

The OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities flies in the face of the essential purpose of the CRA.

Has this administration lost all sense of decency at long last? I don't know why but these such actions still amaze me. How can you sleep?

Julia B. O'Connor 154 W. Tripoli Avenue Milwaukee, WI 53207