

From: Carol Brown [csbrown550@hotmail.com]
Sent: Thursday, December 23, 2004 10:56 AM
To: Comments, Regs
Subject: 2004-53, 2004-54

Office of Thrift Supervision

I strongly oppose the OTS proposal to give CRA credit to thrift institutions for activities in rural and disaster areas with no benefit for low and moderate income people and places. I live in the Pocono Mountain area of PA which is still quite rural, but becoming more populated. We continue to struggle to provide affordable housing for the individuals and families who work in our county. We need all the options which CRA credit currently provides in order to make this a possibility. It is essential that large institutions remain accountable for investments and services as well as their lending.

Thank you for your time and attention.

Sincerely,

Rev. Dr. Carol S. Brown