

From: Bonnie Blue [bonniesblue@hotmail.com]
Sent: Monday, January 24, 2005 10:44 AM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

Please make sure all federally insured financial institutions remain fully accountable under the Community Reinvestment Act for making investments and providing services. It is critical for our communities. The Office of Thrift Supervision should not consider favorably rural community development activities that do not primarily benefit low-income people or communities. Those projects will continue to occur - the ones benefitting low income people or communities need all the incentives available to get anyone to undertake them and should remain the only activities considered.