

From: neill dumont [ndumont3@yahoo.com]
Sent: Wednesday, January 19, 2005 12:15 PM
To: Comments, Regs
Subject: Please Do *NOT* Implement OTS Proposals 2004-53 and 2004-54

Please do *NOT* implement OTS proposals 2004-53 and 2004-54.

The Community Reinvestment Act works to provide low-income communities with loans, investments and services that would otherwise be difficult for them to come by. I strongly oppose the OTS proposals 2004-53 and 2004-54 that would give CRA credit to thrift institutions for activities in rural and disaster areas without any provision that these activities be for the benefit of low- and moderate-income people and places. It is also essential that large institutions remain accountable for investments and services as well as their lending.

Thank you for your thoughtful consideration of this matter.

Sincerely,

Neill Dumont

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