From:

Steve Lorenz [steve.lorenz@kammscorners.com]

Sent:

Monday, December 20, 2004 2:51 PM

To:

Comments, Regs

Subject:

2004-53 Community Reinvestment Act

Dear Dept. of Treasury:

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.

Thank you.

Steve Lorenz