

From: Al Holland [AHolland@liscnet.org]
Sent: Thursday, January 20, 2005 2:26 PM
To: Comments, Regs
Subject: "2004-53 Community Reinvestment Act"

I believe all federally insured financial institutions should continue to be fully accountable under CRA for making investments and providing services. I also oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities.

Alfred Holland
Local Initiatives Support Corporation
501 Seventh Avenue
New York, NY 10018
212-455-9340
aholland@lisc.org