

From: sandy summers head [sizingup@pop.mindspring.com]
Sent: Sunday, January 23, 2005 5:46 PM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

Importance: High

ATTN: US Treasury Department

I still believe that 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.

Please record my comments. Thank you.

Sincerely,
Sandra S. Head