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Shelter • Supportive and Transitional Housing • Rape and Sexual Assault Response Center

January 10, 2005

Office of Thrift Supervision
 Fax: 202-906-6518

To Whom It May Concern:

Re: 2004-53, 2004-54

We strongly oppose the OTS proposal to give CRA credit to thrift institutions for activities in rural and disaster areas with no benefit for 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 time and attention.

Sincerely,

Janell Clark
 Executive Director