From: Dutchtown South Community Corporation [dutchtwn@stlouis.missouri.org]

Sent: Wednesday, December 22, 2004 11:46 AM

To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

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

Debbie Irwin
Executive Director
Dutchtown South Community Corporation
4204 Virginia Ave.
St. Louis, MO 63111
314-352-4865
314-352-9806 (fax)
dutchtwn@stlouis.missouri.org