

From: gharmel@clarku.edu
Sent: Thursday, January 20, 2005 6:07 PM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

To Whom it may concern,
My name is Garrick Harmel and I am a graduate student at Clark University in Worcester Massachusetts. In regard to the proposed changes to the CRA please please consider 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.

Thank you very much for your time.
Please feel free to contact me if you have any further question.
Regards
Garrick Harmel