
From: Habitat For Humanity [habitatforhumanity@alltel.net]

Sent: Monday, January 24, 2005 8:28 AM

To: Comments, Regs

Subject: 2004-53, 2004-54

Dear Sir/Madam,

I 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.

If we are to realize President Bush's desire of an ownership society for all Americans, then it is imperative that the regulations and practices in place to help direct private funding to rural partnerships remain in place. Watering them down as per your recommendations would undermine ownership opportunities in the rural areas of our country.

Thank you for your time and attention.

Sincerely

Harold Tessendorf
Executive Director