

From: Gillian Adams [gillianradams@yahoo.com]

Sent: Wednesday, December 29, 2004 2:28 PM

To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

I am writing to oppose the proposed changes to CRA. I do not think that thrifts should be able to use rural community development activities that do not primarily benefit low-income people or communities to meet CRA obligations. Money provided by thrifts to meet CRA requirements is an essential source of funding for important community development activities, and thrifts should continue to be fully accountable under CRA for making investments and providing services.

Thank you,

Gillian Adams

Do you Yahoo!?

[Yahoo! Mail](#) - Helps protect you from nasty viruses.