
From: Eileen Thaler [EThaler@laclt.org]
Sent: Monday, January 24, 2005 12:45 PM
To: Comments, Regs
Subject: 2004-53,2004-54

To the Office of Thrift Supervision:

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 extremely important that large institutions remain accountable for their investments and services as well as their lending practices.

Thank you for your consideration of my comments and your attention to this matter.

Eileen Thaler