From: Diane and Jeff Evans [dreevans@comcast.net]

Sent: Monday, January 24, 2005 2:15 PM

To: Comments, Regs

Cc: Pat Pyles

Subject: 2004-53 Community Reinvestment Act

To Whom It May Concern -- As the Executive Director of a non-profit dedicated to repairing and rehabilitating homes of low income elderly and low income disabled homeowners, I am writing to state that all federally insured financial institutions should continue to be fully accountable under the Community Reinvestment Act for making investments and providing services. I also oppose the Office of Thrift Supervision proposal to favorably consider rural community development activities that do not primarily benefit low income people or communities.

Sincerely yours,

Diane R. Evans
Executive Director
Rebuilding Together -- Anne Arundel County, Inc.