
From: Linda [lharvey@laclt.org]
Sent: Monday, January 24, 2005 11:47 AM
To: Comments, Regs
Subject: 2004-53, 2004-54

To the Office of Thrift Supervision:

Please be advised that the Laconia Area Community Land Trust, Inc strongly opposes the OTS proposal to give CRA credit to thrift institutions for activities in rural areas with no direct benefit to low and moderate income people. We also believe that it is essential for the large institutions to remain accountable for investments and services as well as their lending.

Thank you for your kind consideration.

Sincerely,

Linda L. Harvey, Executive Director

Laconia Area Community Land Trust

Laconia, NH