

From: Eric Nakajima [ericnakajima@bae1.com]
Sent: Monday, December 20, 2004 3:22 PM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

To Whom It May Concern:

The CRA is perhaps the most important community development finance law in the United States. The CRA works through the marketplace to ensure fair treatment of all communities regardless of where they are located. Thrifts should continue to be fully accountable under CRA for making investments and providing services. I oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities. Please protect the strength of the CRA and reauthorize and extend the CRA with its full powers to investigate and evaluate financial institutions.

Sincerely,

Eric Nakajima