From: Mark Zapatka [mark.zapatka@reflexite.com]

Sent: Monday, January 24, 2005 8:39 AM

To: Comments, Regs

**Subject:** 2004-53 Community Reinvestment Act

Importance: High

I strongly believe that all federally insured financial institutions should continue to be fully accountable under CRA for making investments and providing services. I also oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities. Please make sure that this important community related support is not rescinded.

Sincere regards,

Mark Zapatka Director of Operations Reflexite Americas 860-612-3232 315 South Street New Britain, CT 06051

Vice President Rebuilding Together New Britain, Inc.