

From: PErcolini@ci.somerville.ma.us
Sent: Thursday, January 20, 2005 1:39 PM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

To Whom It May Concern-

Please be aware that all federally insured financial institutions should continue to be fully accountable under CRA for making investments and providing services. We also oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income communities.