

From: Cathy Craig [CCraig@liscnet.org]
Sent: Monday, December 20, 2004 2:11 PM
To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

I believe that 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.