

From: fahrenbach [fahrenbach@iquest.net]
Sent: Wednesday, December 22, 2004 2:24 PM
To: Comments, Regs
Subject: 2004-5 Community reinvestment Act
Dear Sir:

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.

Jack Fahrenbach