

From: Matt Mitchell [mmitchell@ndsohio.org]

Sent: Friday, January 21, 2005 10:21 AM

To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

To whom it may concern:

I believe that all federally insured financial institutions should be held accountable for the small business growth, homeownership and economic development. All of these are "American Dream" concepts for people who may not have the means necessary to achieve these dreams without help. I oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low to moderate income people or communities.