

**From:** BobPike [BobPike@comcast.net]

**Sent:** Wednesday, December 29, 2004 8:50 PM

**To:** Comments, Regs

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

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. Thank you for your consideration. Bob Pike