

From: Richard Brockington [rbrockington@scrha3.com]
Sent: Tuesday, December 21, 2004 4:36 PM
To: Comments, Regs
Subject: OTS Proposal

I strongly oppose the OTS proposal to give CRA credit to thrift institutions for activities in rural and disaster areas with no benefit for low and moderate income people and places. It is also essential that large institutions remain accountable for investments and services as well as their lending. Please help keep our priorities in proper perspective. Thank you for your time and attention.

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