

From: rbartley [rbartley@comcast.net]

Sent: Wednesday, December 29, 2004 10:46 AM

To: Comments, Regs

Cc: mike bartley

Subject: 2004-53 Community Reinvestment Act

This email is forwarded in response to the 2004-05 Community Reinvestment Act proposed regulations by Thrifts. I oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities. Thrifts should continue to be fully accountable under CRA for making investments and providing services. The OFS proposal could undermine billions of dollars annually of investments in low-income housing, small businesses, economic development, and historic rehabilitation, as well as such consumer services as convenient bank branches and basic banking accounts. Thank you.