

From: Kearns,Joann [jkearns@ch.ci.buffalo.ny.us]
Sent: Monday, December 20, 2004 2:24 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.

Joanne Kearns