From: Jon [jondow@bellsouth.net]

Sent: Monday, December 20, 2004 4:52 PM To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

I oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities."

Jonathon Dow

Post Office Box 11587

Montgomery, Al 36111