

From: Lisa Morris [LisaMorris@aimcenterinc.org]
Sent: Thursday, January 20, 2005 2:07 PM
To: Comments, Regs
Subject: 2004-53, 2004-54

To Whom It May Concern:

I stongly 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. On a daily basis, I work with rural, low-income, mentally ill residents. They are in desperate need of added services, not depleted or declining services. Thank you for your time and attention.

Lisa M. Morris, M.A.
Regional SETH Facilitator,
SETH Initiative, Region III
A.I.M. Center, Inc.
1903 McCallie Avenue
Chattanooga, TN 37404
423-624-4800 ext. 136 (voice)
LisaMorris@aimcenterinc.org