

**From:** Maryellen Mooney [wilburtondowntown@sbcglobal.net]

**Sent:** Wednesday, December 22, 2004 2:25 PM

**To:** Comments, Regs

**Subject:** 2004-53 Community Reinvestment Act

To Whom It May Concern:

I believe that Thrifts should continue to be fully accountable under CRA for making investments and providing services. I also oppose the OTS proposal to favorably consider rural community development activities that do not primarily benefit low-income people or communities.

Thank you.

Maryellen Mooney  
Program Manager,  
Wilburton Main Street  
I believe in Oklahoma!