

From: Christopher Holme [cholme@fpclark.com]  
Sent: Friday, January 21, 2005 9:07 AM  
To: Comments, Regs  
Subject: 2004-53 Community Reinvestment Act

Dear People:

In my opinion, there is no good reason to relax standards for CRA. All federally insured financial institutions should continue to be fully accountable under CRA for making investments and providing services. I also oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities.

Additionally, I think the OTS should be more rigorous in evaluating and ranking financial institutions in their performance, including the extent to which they have gone beyond "satisfactory." This information should be made more readily available on the web and elsewhere for consumers who are interested in choosing a bank that reinvests in their community.

Thank you for recording this comment.

Chris Holme

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