

**From:** Dianapost@aol.com

**Sent:** Tuesday, December 21, 2004 5:45 PM

**To:** Comments, Regs

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

Dear OTS,

I am writing to urge you to continue supporting investments in low-income housing, small businesses, economic development, and historic rehabilitation, as well as such consumer services as convenient bank branches and basic banking accounts. 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.

Thank you,  
Diana Post  
TAP, Inc.