From: Kim Longwell [KLONGWELL@achsng.com] Sent: Monday, December 20, 2004 2:43 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.

Kim Longwell Director of Operations Allegheny County Housing Authority