From: Carrol Reese [CREESE@bethelnewlife.org] Sent: Wednesday, December 22, 2004 10:03 AM

To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

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

Carrol Reese Bethel New Life, Inc Chicago