

From: Toni Watts [toni.watts@cdcoftampa.org]

Sent: Thursday, January 06, 2005 4:12 PM

To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

To Whom It May Concern:

I am writing in opposition to the OTS proposal that favors rural community development activities that do not primarily benefit low-income people or communities. I fully support the continuation of thrifts to be fully accountable under CRA for making investments and providing services. It would be an injustice to the most unfortunate citizens if this proposal was approved. Thank you.