

From: Carol McCullough [cmccullough@tnrc.net]
Sent: Monday, January 24, 2005 12:59 AM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

To whom it may concern,

I urge you to maintain the Community Reinvestment Act. 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.

Thank you for your consideration,

Carol McCullough
Nashville, TN