From: Jason Francis [jasonf@sahg.org]

Sent: Monday, January 24, 2005 12:12 PM

To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

The communities we serve would be ill-served by these proposals!

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."

Jason

Jason Francis - Community Relations Manager St. Andrew's Housing Group 425/746.1699