

From: C. Arnold [cacotter@earthlink.net]  
Sent: Thursday, December 30, 2004 10:41 PM  
To: Comments, Regs  
Cc: cacotter@earthlink.net  
Subject: Re: 2004-53 Community Reinvestment Act

Dear Sir,

This email pertains to proposed regulations involving 2004-53 Community Reinvestment Act.

Thrifths should continue to be fully accountable under CRA for making investments and providing services.

I oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities.

Thank you.

Respectfully,  
Connie Arnold  
3328 Mayten Way  
Elk Grove, CA 95758