
From: Jim King [Jim@FAHE.ORG]
Sent: Monday, January 24, 2005 10:46 AM
To: Comments, Regs
Subject: 2004-53, 2004-54

Office of Thrift Supervision

On behalf of the Federation of Appalachian Housing Enterprises Inc., we strongly oppose the OTS proposal to give CRA credit to thrift institutions for activities in rural and disaster areas with no benefit for low and moderate income people and places. It is also essential that large institutions remain accountable for investments and services as well as their lending.

Thank you for your time and attention.

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