

From: Lewis Kellom [kelloml@homesip.org]
Sent: Wednesday, January 19, 2005 3:50 PM
To: Comments, Regs
Subject: "2004-53, 2004-54"

MEMO

TO: Office of Thrift Supervision
FROM: H. Lewis Kellom, Executive Director Homes In Partnership,
Inc., Apopka, FL
DATE: 1/19/05
SUBJECT: "2004-53, 2004-54"

Homes In Partnership, Inc. strongly opposes 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.

H. Lewis Kellom