

From: Dave Loughery [DaveL@hdcweb.com]
Sent: Thursday, December 23, 2004 11:09 AM
To: Comments, Regs
Subject: CRA Changes OTS Proposal

As a provider of affordable housing to low income families and a beneficiary of financial institutions which are encouraged to invest into their communities through CRAs , 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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