

From: Linda Netherton [lnetherton@farmworkerhousing.org]
Sent: Saturday, January 08, 2005 6:08 PM
To: Comments, Regs
Subject: "2004-53, 2004-54"

Dear Office of Thrift Supervision:

I 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.

Should it be necessary, I will contact you via
<http://www.regulations.gov> fax OTS at 202-906-6518.

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