

From: Robin Dodds [rododds@mindspring.com]  
Sent: Wednesday, December 22, 2004 4:12 AM  
To: regs.comments@ots.treas.gov?subject=2004-53  
Subject: 2004-53 Community Reinvestment Act

Thrifts 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.