

From: Myrna Watkins [mamyrn1@sbcglobal.net]

Sent: Friday, January 21, 2005 7:49 PM

To: Comments, Regs

Subject: 2004-53, 2004-54

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 serious consideration.

Myrna Smith-Thompson