

From: cb@kdsarchitects.com
Sent: Friday, January 21, 2005 11:53 AM
To: Comments, Regs
Subject: 2004-53, 2004-54

To: The Office of Thrift Supervision

We at Middle Way House, Inc., a nationally recognized domestic violence program operating in six counties in south central Indiana, 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. Without this level of commitment, our organization will not have the capacity to complete our mission to end violence in the lives of women and children by implementing and/or promoting activities and programs aimed at achieving individual and social change, which includes the development of low income housing and hopes to use historic and new market tax credits.

Thanks you for your time and attention.

Cynthia Brubaker
Housing Development Specialist