

**From:** James K. Reap [jreap@mindspring.com]

**Sent:** Wednesday, December 29, 2004 1:26 PM

**To:** Comments, Regs

**Subject:** 2004-53 Community Reinvestment Act

I am distressed at the continuing assault on the CRA by OTS. Thrifts must be held fully accountable under CRA for making investments and providing services.

The billions of dollars invested in low-income housing, small businesses, economic development, and historic rehabilitation, as well as such consumer services as convenient bank branches and basic banking accounts are crucial to our communities.

It is highly inappropriate to give CRA credit to thrifts for rural community development activities that do not benefit low-income people or places.

James K. Reap

129 Superior Avenue

Decatur, GA 30030-1914

[jreap@mindspring.com](mailto:jreap@mindspring.com)