
From: Faith [fpappachristos@laclt.org]
Sent: Monday, January 24, 2005 1:45 PM
To: Comments, Regs
Subject: 2004-53 2004-54

To Whom it may concern,

I strongly oppose the OTS proposals that give CRA to thrift institutions that will have no benefit to low to moderate income people and places. These institutions should be accountable for investments and services as well as their lending.

Thank You

Faith Pappachristos
Bristol NH