From: mark [mssoja@mdgltd.com]

Sent: Monday, January 24, 2005 12:26 PM

To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

To Whom It May Concern:

Services and support for low income families and communities is of paramount importance! All federally insured financial institutions should continue to be fully accountable under CRA for making investments and providing services. I also oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities

The information contained in this e-mail transmission (including any accompanying attachments) is intended solely for its authorized recipient(s), and may be confidential and/or legally priviledged. If you are not an intended recipient, or responsible for delivering some or all of this transmission to a n intended recipient, you have received this transmission in oerror and are hereby notified that you are strictly prohibited from reading, copying, printing, distributing or disclosing any of the information contained in it. In that event, please contact us immediately by telephone (516) 627-5223 or by electronic mail at mark_beida@mdgltd.com and delete the original and all copies of this transmission (including any attachments) without reading or saving in any manner. Thank You.