

From: Joe Vaughan [JVaughan@liscnet.org]
Sent: Thursday, January 20, 2005 1:03 PM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

Dear Sir or Madam,

Everyday I in my work I see the impact that CRA has on improving the lives of those who live in under serviced communities. CRA is critical to strengthening communities and making them healthy and prosperous places to live, learn and do business.

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.

Sincerely,
Joe Vaughan

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