

From: Anne-Claire Hervy [achervy@mannadc.org]
Sent: Monday, January 24, 2005 1:02 PM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

Please do not dismantle this act! 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. Given that inequality keeps worsening, now is not the time to dismantle programs that help low-income people.

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