

From: Lee Jean Pierre - VA [Lee_Jean_Pierre@GMACM.COM]
Sent: Thursday, January 20, 2005 11:06 PM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

I strongly feel that all federally insured financial institutions, banks, lending companies 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. Having lived or worked in these communities the majority of my life, I have seen the benefits in action and fear the repercussions of the repealing of the ACT.

Yours truly,
Lee Jean Pierre

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Lee Jean Pierre - GMAC Mortgage
Mortgage Planner GMAC Mortgage
1 Park West Circle
Midlothian, VA 23114
Lee_Jean_Pierre@GMACM.COM tel:
fax:
mobile: 888-595-4622 x 5011
866-615-1181
804-514-8254

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