

From: Harry Wexler [Wexler@hwfco.com]
Sent: Friday, January 21, 2005 9:52 AM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

Ladies/Gentlemen:

I oppose the proposed changes in the Community Reinvestment 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.

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