

From: Mary Sampson [MSampson@mutualhousing.org]

Sent: Friday, January 21, 2005 10:57 AM

To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

January 21, 2005

To Whom It May Concern:

I work for a nonprofit housing organization that develops and manages affordable housing for low income households. Please do not weaken or eliminate the Community Reinvestment Act. We have been able to secure millions of dollars through the lenders wanting to comply with the CRA rules. Therefore 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."

Mary Sampson

Director of Property Management and Resident Services

Mutual Housing Association of Greater Hartford

864 Wethersfield Avenue

Hartford, CT 06114

860-296-1797

fax: 860-947-3254

msampson@mutualhousing.org