

From: Eugene L. Aleci, RA, AIA, AICP [info@chpartners.net]  
Sent: Thursday, January 20, 2005 6:36 PM  
To: Comments, Regs  
Subject: 2004-53 Community Reinvestment Act

I wish to register my concern about upcoming proposed changes in the Community Reinvestment Act. As a professional in the field of urban development I can say that if this act is diluted or enforcement is reduced, it will be another devastating blow to the well-being of America's large and small cities, towns and rural places. This is one of the few remaining incentives or demands put upon financial institutions to require them to fund community improvement efforts in their own or nearby business environments.

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.

I will be watching the Administration's and the Congress' actions on this matter. Thank you for this opportunity to comment.

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