

---

**From:** Paula Farrell [Paula.Farrell@wtccleveland.org]  
**Sent:** Monday, January 24, 2005 4:06 PM  
**To:** Comments, Regs  
**Subject:** 2004-53 Community Reinvestment Act

Dear Policy Maker,

I am writing to request that you continue to ensure that all federally insured financial institutions should continue to be fully accountable under CRA for making investments and providing services.

In addition, I want to let you know that I also oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities." The deadline for comments is January 24. Please act now.

I have been working for a number of years on increasing opportunities for disadvantaged groups in our community. Reducing CRA requirements would undermine the ability of many individuals to have opportunities for personal wealth development.

Regards,

Paula Gomez Farrell, Ph.D