
From: Philip Moss [Philip_Moss@uml.edu]
Sent: Saturday, January 22, 2005 3:50 PM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

Dear Sir or Madam,

I am writing in support of maintaining the full strength of the CRA to oversee financial institutions and make sure that all communities are being treated fairly. 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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