

From: David_K_Meyers@KeyBank.com
Sent: Friday, January 21, 2005 5:49 PM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

January 21, 2005

Dear Sirs:

The benefits to people who could not afford the dream of homeownership without the assistance provided to them by the current CRA requirements is tremendous. All federally insured financial institutions should continue to be fully accountable under CRA for making investments & 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. Additionally, ending CRA requirements would undermine billions of dollars annually of investments in small businesses, economic development & historic rehabilitation as well as such consumer services as convenient bank branches & basic banking accounts.

I urge that you do not eliminate the vital benefits provided under CRA.

Thank you for your consideration

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