

**From:** Jennie Rodgers [jrodgers@mho.com]

**Sent:** Friday, January 21, 2005 11:21 AM

**To:** Comments, Regs

**Subject:** 2004-53 Community Reinvestment Act

Please don't change the CRA rules! Too many low income individuals benefit from these requirements. In times where other subsidies are going away, we must preserve what we have in place now.

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.

Jennie Rodgers  
Community Strategies Institute  
3477 W. Hayward Place  
Denver, CO 80211  
(303) 668-2534  
FAX (866) 415-1179 (toll free)  
jrodgers@mho.com