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**From:** Yolie Flores Aguilar [itsyolie@sbcglobal.net]  
**Sent:** Monday, January 24, 2005 12:55 AM  
**To:** Comments, Regs  
**Subject:** Urging You to Preserve Community Investments

To Whom This May Concern:

I am writing to voice my concern regarding the proposal to relieve several CRA institutions(including OTS) from making further investments and service requirements that help low-income families.

Specifically, 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 disseminating this information to stakeholders and advocates throughout the Los Angeles region. I urge your reconsideration.

Yolie Flores Aguilar