

From: Jose-Alberto Romero [anger44@earthlink.net]
Sent: Friday, January 21, 2005 6:48 PM
To: Comments, Regs
Subject: Attention: No. 2004-53 and 2004-54

The Community Reinvestment Act works for rural communities. I strongly oppose the OTS proposal (2004-53 and 2004-54) to give CRA credit to thrift institutions for activities in rural and disaster areas with no benefit for low and moderate income people and places. It is also essential that large institutions remain accountable for investments and services as well as their lending.

Do not lower the standards for investment in poor communities. Doing so will only result in our country becoming more and more like a third world nation. I recommend that you relinquish your ambitions to help powerful and wealthy corporations, and instead help people who are truly in need. Failure to do so will create conditions that will destroy our society.

DO NOT BE MOTIVATED BY PROFITS. DO NOT UNDERMINE THE CRA. DO NOT DESTROY OUR ECONOMY. IF YOU DO, GREAT ANGER AND SUFFERING WILL ARISE FROM THE LAND.

Thank you for your time and attention.

Al Romero,
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