

From: Dorian Hastings [dhastings@cityofno.com]

Sent: Friday, January 21, 2005 10:31 AM

To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

Federally insured financial institutions need to support the poor, elderly, youth, and disabled in urban and rural communities by being fully accountable under the Community Reinvestment Act. With the large budget deficit and continuing demands on US resources for war and security efforts, it seems inevitable that government will not be able to carry the burden without the help of the financial sector. 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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