

**From:** Paula McDermott [pmcdermott@shoplaurelmall.com]

**Sent:** Friday, January 21, 2005 11:16 AM

**To:** Comments, Regs

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

All federally insured financial institutions should continue to be fully accountable under CRA for making investments and providing services. I have managed shopping malls in low-income communities and it was important to the survival of the shopping centers to rely on the tenancy of local ("mom & pop") tenants for a large percentage of the occupancy. These tenants are small businesses that often rely on local thrifts, EDC's and the SBA for loans.

Thank you for your consideration of this matter.

Paula McDermott, CSM  
General Manager