
From: Edna McLaughlin [edna@mail.housingformesa.org]
Sent: Saturday, January 22, 2005 5:32 PM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

I am the director of Homebuyer Education and Counseling for Housing For Mesa, a non-profit agency that helps first-time homebuyers. I know how difficult it is to find lenders that have affordable products that my clients can use to buy a home. The CRA has created the impetus for lenders to provide such products for my clients.

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.

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