

From: Denise Barrett [DBarrett@FndMidsouth.Org]
Sent: Monday, January 24, 2005 9:51 AM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

To Whom it May Concern:

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.

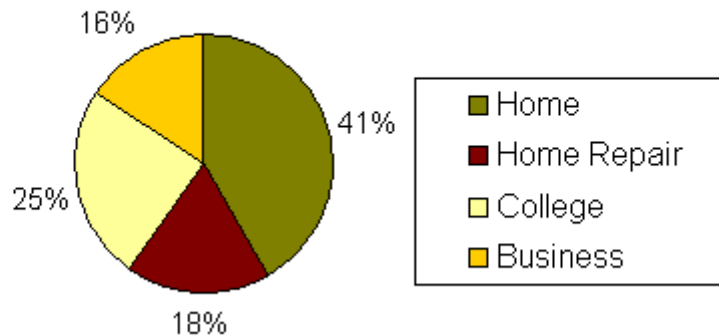
The Foundation for the Mid South and the Mid South IDA Initiative have benefited tremendously because of partnering banks' commitment to meeting their community reinvestment requirements. We work with large regional banks as well as smaller local banks. Financial institutions are a critical component of IDA programs and without their support the Mid South region would not have seen the success that we have.

Total IDA Participants in Mid South IDA Programs: 1,913

Total IDA Participant Savings: \$1,169,834

Total Match Earned: \$3,636,530

Mid South IDA Asset Purchase Goals



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