

From: Courtney Koslow [ckoslow@mhp.net]
Sent: Monday, December 27, 2004 12:33 PM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

To Whom It May Concern:

I am writing regarding the proposed regulatory changes to the Community Reinvestment Act regarding Thrifts.

Thrifts should continue to be fully accountable under CRA for making investments and providing services. I oppose the Office of Thrift Supervision proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities. The CRA has been a very important tool in correcting banking inequities that resulted in redlining and the subsequent disinvestment in low-income neighborhoods across the country. Don't let us slide back in time and repeat our mistakes.

Sincerely,

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