

**From:** Sandy Swartz [swartz1955@yahoo.com]  
**Sent:** Sunday, January 23, 2005 5:28 PM  
**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 also oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities.

I live in Hi-Crest, a low-income neighborhood in South East Topeka. I am active in our Neighborhood Improvement Association, Weed and Seed, and our city council.

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