

**From:** Monica Carlos [monica@lani.org]  
**Sent:** Friday, January 21, 2005 5:53 PM  
**To:** Comments, Regs  
**Subject:** 2004-53 Community Reinvestment Act

To all Federal decision-makers affecting community reinvestment policy,

I am writing to express my concern about the critical importance of all federally insured financial institutions continuing 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. As a life-long resident of Los Angeles County, I see on a daily basis the potential devastating effects that a lack community reinvestment by our federally insured lenders would have on our communities.

Respectfully,

Monica Lemus Carlos  
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