

**From:** Theresa Barreras [theresa@impactcapital.org]  
**Sent:** Friday, January 21, 2005 3:22 PM  
**To:** Comments, Regs  
**Subject:** 2004-53 Community Reinvestment Act

My work in community development has shown the incredible impact of the CRA requirements in both urban and rural communities.  
Any changes in these requirements will be severe blow nationwide.  
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.  
Sincerely,

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