

**From:** Margaret Hulce [mhulce@nycedc.com]  
**Sent:** Monday, January 24, 2005 12:16 PM  
**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. The CRA has been instrumental in promoting investment and stimulating economic growth in inner cities. I oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities.

Sincerely,

Margaret Hulce

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