

From: Ryan Greene-Roesel [rgreeneroesel@hotmail.com]
Sent: Friday, January 21, 2005 11:15 AM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

Dear Sir or Madam,

I am writing in regards to proposed changes to the Community Reinvestment Act. This landmark piece of legislation has helped sustain low-income communities throughout the last several decades. With the gap between rich and poor in America growing ever larger, we should be pursuing opportunities to protect America's low-income groups, rather than dismantling legislation that protects them. I strongly encourage you to preserve the integrity of the CRA by continuing to require all federally insured financial institutions to be fully accountable. I also oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities.

Please take my comments into consideration as you move forward.

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