
From: Maeve Elise Brown [mebrown@nhlp.org]
Sent: Monday, January 24, 2005 1:22 PM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

Dear OTS Staff,

All federally insured financial institutions should continue to be fully accountable under CRA for making investments and providing services. I have no doubt that any relaxation of these rules would result in a significant decrease in this much-needed community investment, resulting in harm in communities and potential customers of federally insured institutions.

I also oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities. This proposal would also result in a significant diminution in investment activity that the CRA requires.

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