

From: Natural Home Cleaning [naturalhome@sbcglobal.net]

Sent: Friday, January 21, 2005 1:59 PM

To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

All federally insured financial institutions should continue to be fully accountable under CRA for making investments and providing services. If this policy is changed, it would directly impact the lives of many of our coop members, who are low-income women striving to work and grow their assets through savings accounts, homeownership, and business ownership.

I also oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities.

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