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**From:** Kristie Kesel [kristie@hip4housing.org]  
**Sent:** Monday, January 24, 2005 12:25 PM  
**To:** Comments, Regs  
**Subject:** 2004-53 Community Reinvestment Act

TO WHOM IT MAY CONCERN:

The Community Reinvestment Act has been instrumental in providing housing and economic opportunities for low income households. It is therefore imperative that federally insured financial institutions 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.

Regards,

Kristie Kesel  
Executive Director  
Housing for Independent People, Inc.  
481 Valley Way  
Milpitas, CA 95035  
(408) 941-1851 phone  
(408) 941-0294 fax  
[www.hip4housing.org](http://www.hip4housing.org) website