

From: a.quaintance@juno.com
Sent: Friday, January 21, 2005 5:48 PM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

I am writing in support of keeping all federally insured financial institutions should continue to be fully accountable under CRA for making investments and providing services.

I live in a neighborhood that was once redlined. The CRA investment act made a huge difference over the past 20-25 years by encouraging re-investment in the neighborhood. The community is safer and more vibrant.

I also work for a low income housing agency, and the CRA investment act is important for renovating neighborhoods that would likely be redlined now.

This type of reinvestment benefits the whole community, rich and poor, by breathing life back into areas that could become festering sores of crime and poverty.

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

Sincerely, Alice Quaintance