

**From:** Jonathan Sage-Martinson [jonathan@sparcweb.org]  
**Sent:** Thursday, January 20, 2005 11:42 PM  
**To:** Comments, Regs  
**Subject:** 2004-53 Community Reinvestment Act

To Whom It May Concern:

I am the Executive Director of Sparc, a community-based, nonprofit developer of affordable housing and commercial space for small businesses. Current CRA rules are essential in our efforts to attract private capital to our community in Saint Paul, Minnesota. Therefore, I believe that all federally insured financial institutions should 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.

Thank you for considering my comments.

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