

From: sue@ostertoaster.com
Sent: Sunday, January 23, 2005 10:31 PM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

Please keep CRA requirements for investments and services.

All federally-insured financial institutions need to continue to be fully accountable under The Community Reinvestment Act for making investments and providing services - ESPECIALLY FOR LOW-INCOME PEOPLE AND COMMUNITIES.

Ending CRA requirements for investments and services would undermine billions of dollars of investments in low-income housing, small businesses, and economic development.

Communities, especially rural communities, are the backbone of America. Low-income Americans have the same dreams as all Americans. DON'T SELL AMERICA DOWN RIVER.

Jennifer Susan Osterman
P.O. Box 1535
Walla Walla, WA 99362
(509) 525-9754