

From: Therese Moss [tdmoss@steeltown.com]
Sent: Monday, January 24, 2005 2:23 PM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

Dear Sir/Madam;

I feel strongly that all federally insured financial institutions should continue to be fully accountable under CRA for making investments and providing services.

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

I have been active for six years with a community development group and have seen the blight caused by redlining and other past banking practices.

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