

From: Platteville MainStreet Program [pvmainst@yahoo.com]  
Sent: Thursday, January 20, 2005 1:21 PM  
To: Comments, Regs  
Subject: Community Reinvestment Act

I understand that there is a movement underway to remove accountability requirements from financial institutions and lifting requirements to provide service to low-income people and communities. This could drastically affect rural communities like mine that are working to provide adequate and affordable housing, assistance to small business start ups and rehabilitation of historic structures.

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 your consideration,  
Cheryl Zmina

"Pioneering the Good Life"

PLATTEVILLE WISCONSIN

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