

From: Mark Cameron [mcameron@ndc-md.org]  
Sent: Monday, December 20, 2004 2:49 PM  
To: Comments, Regs  
Subject: 2004-53 Community Reinvestment Act

The CRA is an important tool for cities like Baltimore, and the many low-income communities with which we work, in furthering neighborhood revitalization through affordable housing, business investment, and other services. Thus, I OPPOSE the OTS proposal to consider rural community development activities that do not benefit low-income people, or any other changes that will weaken the current CRA requirements.

Mark Cameron, ASLA, AIA  
Executive Director  
Neighborhood Design Center  
1401 Hollins Street  
Baltimore, MD 21223  
410-233-9686 x102 (tel)  
410-233-9687 (fax)  
[www.ndc-md.org](http://www.ndc-md.org)