

From: McBride, Vaughn [vmcbride@ci.yakima.wa.us]
Sent: Thursday, January 20, 2005 12:17 PM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

I would like to go on record as being in opposition to the proposal to relieve financial institutions of their current obligation to provide investment opportunities, and associated services for low-moderate income persons.

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.

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