

**From:** Jeremy Hays [JeremyH@urbanstrategies.org]

**Sent:** Friday, January 21, 2005 11:50 AM

**To:** Comments, Regs

**Subject:** 2004-53 Community Reinvestment Act

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. We need the CRA strong. It has been such a help to our low income communities. Don't weaken it.

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