

**From:** Angie McCarrel [angie@impactcapital.org]  
**Sent:** Monday, January 24, 2005 12:14 PM  
**To:** Comments, Regs  
**Subject:** 2004-53 Community Reinvestment Act

**Importance:** High

Office of Thrift Supervision:

Please don't dismantle CRA! All federally insured financial institutions should continue to be fully accountable under CRA for making investments and providing services. It is critical that CRA requirements for investments and services remain in place to support investments in low-income housing, small businesses, economic development, and historic rehabilitation - as well as consumer services such as basic banking accounts and convenient branch banks.

Additionally, I do not support the OTS proposal to consider more favorable rural community development activities that do not primarily benefit low-income people or communities.

Don't dismantle CRA!

Angie McCarrel