

From: InkiBoy@aol.com
Sent: Sunday, January 02, 2005 7:50 PM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

The CRA is a small attempt to correct the wrongs of the federal government through agencies like the HOLC in the 1930s and since, that helped empty out cities of all but their poorest residents. Thrifts must remain fully accountable under CRA for making investments and providing services in such otherwise underserved urban areas. I oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities in our central cities.

Thank you,

Michael Boettcher
11395 West Parkway
Detroit, MI 48239