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From: Angel Garcia [agarcia@bedc.org]
it: Tuesday, December 21, 2004 10:42 AM
Subject: Comments, Regs
2004-53 Community Reinvestment Act

To Whom It May Concern:

I am writing in regard to OTS proposals under consideration that would not make banks fully accountable in rural community development activities. It is important that the community development goals of CRA be strengthened not weakened.

Thrifts should continue to be fully accountable under CRA for making investments and providing services.

Therefore, I oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities.

Thank you for your consideration.

Sincerely,

Angel Garcia

Lending Manager

Brooklyn Economic Development Corporation (BEDC)

175 Remsen Street, Ste. 350

Brooklyn, N.Y. 11201

718-522-4600 x35 (phone)

718-797-9286 (fax)

agarcia@bedc.org