

**From:** duaine and paula priestley [dappsp@sbcglobal.net]

**Sent:** Friday, January 21, 2005 3:23 PM

**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. As a former banker (over 20 years), I have seen the impact of CRA first hand. I also have seen bank option shift to embrace CRA as an important outreach to better serve the community. Don't screw with success.

Regards,  
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