

**From:** Maldonado, Jean [MaldonaJ@flowingwells.k12.az.us]

**Sent:** Wednesday, December 22, 2004 10:14 AM

**To:** Comments, Regs

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

I have been working with members of an unincorporated community for three years now in a HUD-sponsored revitalization strategy for community development. We are currently actively partnered with a local banking institution to increase banking and financial services to the residents of this community - who are generally described as low-income, limited educationally and transient. I am witnessing first hand how much partnership with a financial institution strengthens community development efforts. With this in mind, I am writing to indicate that I oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities.

Respectfully

Jeannie Maldonado

Coordinator

Family Resource/Community Outreach

Flowing Wells School District

Tucson, AZ