From: Alexandra Warren [awarren@WHEDCO.ORG] Sent: Thursday, January 20, 2005 5:46 PM

To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

I am registering my support for the Community Reinvestment Act. As a provider of affordable housing and economic development services in the South Bronx, I can attest to the postive influence that CRA has exerted in low-income communities. 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. Alexandra Warren

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