

**From:** Casey, Culley [Culley.Casey@morganstanley.com]  
**Sent:** Friday, January 21, 2005 12:41 PM  
**To:** Comments, Regs  
**Subject:** 2004-53 Community Reinvestment Act

To whom it may concern,

I am writing to express my concern regarding the new proposals that may dismantle the 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.

Thank you for your consideration.

*Culley Casey*

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