From: Terri Symbol [Terri@impactcapital.org]
Sent: Friday, January 21, 2005 4:38 PM

To: Comments, Regs

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

As a funder of affordable and community economic development projects in Washington State, I am deeply concerned about the proposed changes in the Community Reinvestment Act (CRA). 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,

Terri Symbol

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Offering programs in conjunction with LISC