

**From:** Marianne Schuman [mschuman@yarco.com]

**Sent:** Friday, January 21, 2005 11:48 AM

**To:** Comments, Regs

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

I am extremely concerned about any proposed regulation which would change the current CRA Requirements. 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. Any proposed regulation or modification which would further deteriorate the economic condition of the countries low income individuals should not be considered!!!!

## Marianne

Marianne Schumann  
Director of Special Projects  
*The Yarco Companies*  
3770 Broadway  
Kansas City, MO 64110

Direct (816) 300-0658  
Main (816) 561-4240  
Fax (816) 300-4147  
[mschuman@yarco.com](mailto:mschuman@yarco.com)