From: Shawn Larson [larss740@newschool.edu] Sent: Thursday, January 20, 2005 11:51 PM

To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

To Whom It May Concern:

The CRA is an important piece of legislation that has already been weakened. 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.

Sincerely,

Shawn Larson Newschool University, New York