

**From:** Ian Finlayson [ianf@MIT.EDU]  
**Sent:** Monday, January 24, 2005 9:16 AM  
**To:** Comments, Regs  
**Subject:** 2004-53 Community Reinvestment Act

Dear Sir or Madam,

In my experience with affordable housing and community support services, the CRA has been a critical source of financing for communities that will otherwise be overlooked and miss the chance to participate in the American dream.

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.

This is not a small or inconsequential decision, and I hope that you will act for the greater good rather than for narrow vested interests on this issue.

Regards,

Ian.

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