From: Rosen, Jeremy - Virginia [jrosen@voa.org]

Sent: Friday, January 21, 2005 6:43 PM

To: Comments, Regs

Subject: 2004-53 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 of these views.

Jeremy Rosen

Director for Homelessness and Mental Health Volunteers of America
1660 Duke Street
Alexandria, VA. 22314-3427
(703) 341-5096
(703) 341-7001 (fax)
jrosen@voa.org
www.volunteersofamerica.org