

From: Gretchen Moore [gmoore@westowncdc.org]  
Sent: Thursday, January 20, 2005 5:10 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.

Our community depends on these programs. The effects of these proposals will be devastating to our neighborhoods, especially considering the projected loss of block grant funding. Please do not reverse the good work that the Community Reinvestment Act has done. It makes a huge difference for many many people.

Please note that I am speaking on behalf of 400 businesses and 25,000 people in our neighborhood who depend on help in our efforts to make our community better.

Thank you for your consideration

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