

From: davidz@heartofboynton.net
Sent: Monday, January 24, 2005 12:39 PM
To: Comments, Regs
Subject: 2005 - 2005 cra

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.

Without a level playing field low income communities will not be able to participate in the "ownership society" touted by President Bush.

David Zimet
Director Boynton Beach Faith Based Community Development Corporation.