

From: MBigby@ci.bellevue.wa.us
Sent: Friday, January 21, 2005 4:23 PM
To: Comments, Regs
Subject: 2004 to 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. CRA is critical to the benefit of low income households.

Max Bigby
ARCH Housing Planner
Ph: (425) 861-3677
Fax:(425) 861-4553
mbigby@ci.bellevue.wa.us