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**From:** Marcie Brown [marcie@brown-family.com]  
**Sent:** Saturday, January 22, 2005 5:38 PM  
**To:** Comments, Regs  
**Subject:** 2004-53 Community Reinvestment Act

The CRA helps ensure that all segments of society are treated fairly by federally insured financial institutions. These institutions should continue to be fully accountable under current CRA guidelines for lending, investments and services.

The changes in the OTS proposal regarding rural community development activities should be readdressed as eliminating the caveat that they primarily benefit low-income people or communities may make it too easy to not serve those communities. However, the desire to to serve needs other than those strictly of low-income people or communities does need to be addressed. Is CRA the right vehicle for this?

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