

From: James M Cook [jcook@unlnotes.unl.edu]
Sent: Friday, January 21, 2005 11:15 AM
To: Comments, Regs
Cc: Zink, Benjamin
Subject: 2004-53 Community Reinvestment Act

DO NOT ENACT the Office of Thrift Supervision proposals that would relieve the investement and service requirements currently embodied in the Community Reinvestment Act - including those requirements to lend, invest and provide services in low-income communities.

We must protect the ongoing investments being made to support low-income housing, small businesses, economic development, consumer banking services and historic rehabilitation.

Also, please reconsider the proposal to give CRA credit to financial institutions for rural community development activities that are not DIRECTLY related to benefits for low-income people or places.

James M. Cook
Board Member of Neighborhoods, Inc (Lincoln-area community developer)
Board Member of the Asian Community and Cultural Center
Board Member of the University Place Community Organization
Board Member of the University Place Art Center
Community Member of the University Place Business Redevelopment District

The true voyage of discovery is
not going to new places
but seeing with 'other' eyes
....Marcel Proust

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