

---

**From:** AlexC NCESA [alex@cbvps.tempdomainname.com]  
**Sent:** Saturday, January 22, 2005 8:36 PM  
**To:** Comments, Regs  
**Subject:** 2004-53 Community Reinvestment Act

I believe the CRA is a very valuable and important tool for ensuring that ALL financial institutions play a responsible role. It is important that major banks, lenders and financial institutions of every kind remain under CRA rules.

I also believe that the OTS proposal to consider count rural activities as in compliance even if they are not really helping low-income folks really runs counter to the entire purpose of the oversight.

Alexander J. Campbell