

From: Tom Hirsch [thirsch@chorus.net]
Sent: Friday, January 21, 2005 3:29 PM
To: Comments, Regs
Cc: Russell Feingold
Subject: 2004-53 Community Reinvestment Act

All federally insured financial institutions should continue to be fully accountable under CRA for making investments and providing services. The CRA has been responsible for much needed community investment and banking services to neighborhoods which otherwise would have been avoided.

I also oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities.

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Version: 6.0.813 / Virus Database: 553 - Release Date: 12/13/2004