From:

Kimberly Frentz [kfrentz@venturapartners.com]

Sent:

Friday, January 21, 2005 11:08 AM

To:

Comments, Regs

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. These activities are critical to the development of distressed areas and the support of low income residents in our communities.

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

Ventura Partners, LLC

212 Laurel Street, Suite #201 Santa Cruz, California 95060 (831) 457-8533 Voice (831) 457-8577 FAX

456 Ellis Street San Francisco, California 94102 (415) 409-2904 Voice (415) 409-2942 FAX