

From: margot carmichael lester [margotlester@earthlink.net]

Sent: Thursday, January 20, 2005 6:16 PM

To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

Please continue to hold all federally insured financial institutions fully accountable under CRA for making investments and providing services. The CRA is a crucial element in redeveloping and revitalizing our communities. I also encourage you to turn down the OTS proposal to support rural community development activities that don't provide benefits to low-income people or communities. With federal funding tightening daily, it's important that we continue to support policies and programs that develop and improve our urban and rural communities and the people who live in them.

Thank you.

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margot carmichael lester

fireball with a southern drawl