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**From:** Chris Mohr [cmohr@hlcsmc.org]  
**Sent:** Monday, January 24, 2005 5:22 PM  
**To:** Comments, Regs  
**Subject:** 2004-53 Community Reinvestment Act

To the Office of Thrift Supervision,

Please add my name to the list of people who would like to comment on proposed changes to the Community Reinvestment Act.

The Community Reinvestment Act has been enormously helpful in generating investment in our local communities by the financial institutions of San Mateo County, California. San Mateo County is one of the most expensive housing markets in the nation, and the commitment to local investment by banks has been crucial to housing, community and economic development in our area.

In particular, I have been alerted by the Local Initiatives Support Corporation to some proposed regulatory changes. My comment is that all federally insured financial institutions should continue to be fully accountable under CRA for making investments and providing services. I also oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities.

I would also refer you to the December 2004 op-ed piece in the New York Times in support of CRA by former Treasury Secretary and LISC's current Chairman, Robert Rubin, and LISC's President, Michael Rubinger.

Sincerely,

Chris Mohr

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