

From: Chris Pegg [cpegg@longviewha.org]
Sent: Monday, January 24, 2005 12:34 PM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

I am writing to express my opposition to the proposed regulatory changes to the Community Reinvestment Act. Capital funding made available to local communities under the act have helped to rebuild strong, vibrant communities. Low-income families are able to buy homes, start businesses and contribute to the overall economic strength of this country.

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.

In these uncertain times, we must retain the strength of the Community Reinvestment Act. It is in the best interest of all Americans.

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