

**From:** Diana Vakharia [diana@pricehillwill.org]  
**Sent:** Friday, January 21, 2005 2:00 PM  
**To:** Comments, Regs  
**Subject:** 2004-53 Community Reinvestment Act

Federally insured financial institutions must recognize their role in core communities. Investment should be focused on smart growth and making broad improvements in the quality of life for people living in our city centers. These are the places that have suffered nearly all disinvestments socially, economically, and structurally.

The OTS proposal to consider favorably rural community development activities, especially those that do not primarily benefit low-income people or communities, not only undermines veritable progress but it disregards the benefits of utilizing our reusable space/resources.

With respect,  
Diana Vakharia