From: Vickie Wilson [vickie@ccdionline.org]
Sent: Monday, January 24, 2005 4:52 PM

To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

To Whom it May Concern:

Please consider the following comments regarding the Community Reinvestment Act.

I feel that all federally insured financial institutions should continue to be fully accountable under CRA for making investments and providing services. These investments and services have provided many people with disabilities opportunities to self sufficiency and independence that they would not have otherwise been afforded.

I also oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities. Many of which include people with disabilities. Thank you for your consideration.

Sincerely,

Vickie Wilson
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