

From: Madelyn Carlson [Madelync@ncactopp.org]
Sent: Thursday, January 20, 2005 5:06 PM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

All federally insured financial institutions should continue to be fully accountable under CRA for making investments and providing services. The CRA insures that low-income communities still have access to services that are needed. The CRA guarantees that banking institutions contribute to the overall well-being of their communities. Without this oversight, communities will lose.

I also oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities.

Madelyn Carlson