

From: raphael bostic [bostic@usc.edu]
Sent: Sunday, January 23, 2005 4:16 PM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

Dear Sirs,

I am writing to express my concern with the recent proposed revisions to the CRA. Community development activities are particularly important for lower-income communities seeking to grow and this proposal is likely to reduce lender emphasis on these activities. Also, rural activities should be considered under the CRA only to the extent that the activities serve lower-income people and areas.

Sincerely,

Raphael Bostic

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