

From: Kim Datwyler [kim@nnhc.net]
Sent: Thursday, January 20, 2005 5:32 PM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

I serve as the Executive Director of a nonprofit housing development corporation. The current CRA requirements make it possible for us to serve our very low- and low-income clients. I firmly believe that all federally insured financial institutions should continue to be fully accountable under CRA for making investments and providing services. I also strongly oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities. We serve low-income rural populations, and their housing and other service needs are tremendous. We need the existing CRA requirements to remain in place in order to make our services possible.

Kim C. Datwyler, Ph.D.
Executive Director
Neighborhood Nonprofit Housing Corporation
95 West Golf Course Road, Suite 104
Logan, UT 84321

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