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**From:** Jan Little [janlittle@ameritech.net]  
**Sent:** Monday, January 24, 2005 1:57 PM  
**To:** Comments, Regs  
**Subject:** 2004-53 Community Reinvestment Act

As an Affordable Housing Developer and service provider to people with disabilities who have very low incomes in Ann Arbor, Michigan, I know the need for the Community Reinvestment Act in my community. I am in strong opposition to the regulatory proposals that could dismantle the CRA. I would ask that the OTS does not decrease nor end the CRA requirements of all federally insured financial institutions to provide investments and services to low income communities. In addition, I believe the proposed rural development activities do not benefit the low income communities in need of the supports and services.

**Jan Little**  
**Michigan Ability Partners**