

From: mclark@ci.st-joseph.mo.us
Sent: Friday, January 21, 2005 9:22 AM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

To Whom It May Concern:

I am strongly opposed to the changes proposed under the Community Reinvestment Act. Without the current rate of participation by financial institutions, organizations that serve the low-to-moderate income families will be unable to follow through in subsidizing assistance offered through these financial institutions. All federally insured financial institutions should continue to be fully accountable under CRA for making investments and providing services.

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

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