

**From:** Lisa Deller [LDeller@liscnet.org]  
**Sent:** Monday, January 24, 2005 10:36 AM  
**To:** Comments, Regs  
**Subject:** 2004-53 Community Reinvestment Act

To Whom It May Concern:

All federally insured financial institutions should continue to be fully accountable under CRA for making investments and providing services. Ending CRA requirements for investments and services under CRA would undermine billions of dollars annually of investments in low-income housing, small businesses, economic development, and historic rehabilitation, as well as such consumer services as convenient bank branches and basic banking accounts.

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

Lisa Deller  
Portfolio Stabilization Manager  
National Equity Fund  
501 Seventh Avenue  
New York, NY 10018  
(212) 455-1619