From: Sent:

Allan Malkis [a.malkis@comcast.net] Sunday, January 23, 2005 1:30 PM Comments, Regs

To: Subject:

2004-53 Community Reinvestment Act

I believe that federally insured financial institutions remain accountable under CRA. It is important to keep this rule in place to ensure that they make investments and provide services in all communities. I also oppose proposals to favorably consider rural community development proposals that do not benefit low income people or communities.

Mr. Allan Malkis 977 Goodrich Avenue #2 Saint Paul, MN 55105

Allan Malkis, a.malkis@comcast.net on 1/23/2005