

From: Wool, Linda [lwool@ci.montgomery.al.us]  
Sent: Thursday, January 20, 2005 2:13 PM  
To: Comments, Regs  
Subject: Re: 2004-53 Community Reinvestment Act

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.

Our entire state will suffer if lending institutions are not held accountable. There has already been too much discrimination.

Thank you for your consideration of this matter.

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