

**From:** Pete Boisseau [pete@boisseaupartners.com]

**Sent:** Friday, January 21, 2005 10:53 AM

**To:** Comments, Regs

**Subject:** 2004-53 Community Reinvestment Act

I urge you NOT to change the requirement that all federally-insured financial institutions be fully accountable under CRA for making 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 and providing services.

I do NOT oppose the OTS proposal to *consider* investments in rural community development activities that do not primarily benefit low-income people or communities, however, those investments should continue to be calculated at least in part based to benefits to the entire community, including low income residents.

It is essential to keep the private financial services sector, including banks, as participants in efforts to bring all segments of our society into the financial mainstream.

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\*\*Note: We've moved. Note new address. Phone number unchanged.\*\*