
From: Mindy McReynolds [mmcreynolds@triad.rr.com]
Sent: Saturday, January 22, 2005 10:36 PM
To: Comments, Regs
Subject: FW: 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.

This program has been a Godsend for rehabilitating older neighborhoods near downtowns, consequently fueling the redevelopment of those city centers. Without this help these decaying areas would be wastelands instead of the charming historic districts, mixed-use infill developments, and contemporary new city center housing they have become, which support the many new clubs, restaurants and businesses springing up in our downtown.

Please keep the momentum going. The impact has been dramatic but there is much still to do.