

From: Cindy Erickson [cindy.erickson@Seattle.Gov]
Sent: Friday, January 21, 2005 4:33 PM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

To Whom it May Concern:

The financial support from CRA investments is critical to providing low income housing in our communities.

All federally insured financial institutions should continue to be fully accountable under CRA for making investments and providing services.

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

Cindy Erickson, Manager
Asset Management Unit
Seattle Office of Housing
Phone: 206-684-0360
Fax: 206-621-5017