

From: Robert Bertsch [bob@cndc2.org]

Sent: Friday, January 21, 2005 4:28 PM

To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

Dear Sir/Madam:

I am writing to state I believe all federally insured financial institutions should continue to be fully accountable under CRA for making investments and providing services. I understand that the OTS is considering relieving the institutions they oversee of any further investment and service requirements under CRA and want to state my personal opposition to this. I also oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities.

Sincerely,

Robert Bertsch
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