

**From:** Nina McLellan [nina15@expedient.net]  
**Sent:** Friday, January 21, 2005 5:58 PM  
**To:** Comments, Regs  
**Subject:** 2004-53 Community Reinvestment Act

I am concerned about weakening the Community Reinvestment Act. Please assure that banks and other federally insured financial institutions should continue to be fully accountable under CRA for making investments and providing services in low income communities and for low income persons.

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

Sincerely,  
Nina McLellan  
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