

From: Lisa Baker [Lisa@BakerStreetAssoc.com]
Sent: Friday, January 21, 2005 6:23 PM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

Dear colleagues:

I believe that all federally insured financial institutions should continue to be fully accountable under the Community Reinvestment Act (CRA) for making investments and for providing services. I also oppose the OTS proposal that would allow rural community development activities to be considered favorably even if they do not primarily serve to benefit low-to-moderate income community areas.

Thank you for your consideration,

Lisa A. Baker