

From: Patricia Ladipo [pall12@cornell.edu]
Sent: Thursday, January 20, 2005 2:38 PM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act
Dear Sirs:

I am writing in support of the Community Reinvestment Act. In these days of terrorist threats, strong communities must take priority over profits. All federally insured financial institutions should continue to be fully accountable under CRA for making investments and providing services in low-income communities. I strongly oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities.

Yours truly,
Patricia Ladipo