

From: Patrick Blum [pblum@independencefirst.org]
Sent: Friday, January 21, 2005 2:51 PM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

Dear Officials,

All federally insured financial institutions should continue to be fully accountable under CRA for making investments and providing services. I also oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities.

These are serious matters that will impact greatly on every community. Investing in programs which benefit those who need assistance goes a long way to bringing prosperity and independence for those families and individuals.

Sincerely yours,
Patrick M. Blum
Housing Specialist
Independence First