

**From:** GlenDvis@aol.com

**Sent:** Friday, January 21, 2005 9:37 AM

**To:** Comments, Regs

**Subject:** 2004-53 Community Reinvestment Act

To Whom It May Concern:

I vehemently oppose OTS' suggestion and consideration of relieving institutions of further investment and service requirements as presently mandated under CRA.

I believe all federally insured financial institutions should continue to be completely accountable under CRA for making investments and providing services to support and revitalize low income people and communities. In addition, I oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities.

I believe an attempt to implement these proposals will significantly undermine the progress that has been accomplished to date to eradicate poverty and inequality are necessary strategies for empowering and revitalizing low-income communities.

I therefore urge the OTS to seriously reconsider these proposals and remove them from consideration.

Sincerely,

Glenn Davis

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