From: Sheryl Lee [sheryl@connectedsteps.com] on behalf of sherylee@comcast.net

Sent: Friday, January 21, 2005 2:57 PM

To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

I am opposed to proposals to dismantle the Community Reinvestment Act.

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.

Sheryl Lee,
Board Chair, Rebuilding Together Silicon Valley
www.rebuildingtogether-sv.org

"Rebuilding Communities, Rebuilding Lives"