
From: MarianGL@aol.com
Sent: Tuesday, January 25, 2005 11:07 AM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act should continue to be fully accountable uder CRA for making investments and providing services

The supply of affordable housing is critical to maintaining the diversity of residents in Ann Arbor. In Detroit, affordable housing is needed for many more. All federally insured financial institutions should continue to be fully accountable under CRA for making investments and providing services. As long as cities and smaller towns rely on banks to provide loans the government needs to ensure that the progams and dollars are available. I also oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities. We do not need suppport for more McMansion style sprawl!

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