

From: amOZon First [amazon1st@yahoo.com]
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To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

All federally insured financial institutions should continue to be fully accountable under CRA for making investments and providing services to low-income communities. Ending CRA requirements for investments and services under CRA would undermine billions of dollars annually of investments in low-income housing, small businesses, economic development, and historic rehabilitation, as well as such consumer services as convenient bank branches and basic banking accounts.

I also oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities.

Stop widening the gap between rich and poor in the US.

With sincere concern,
Billie Williams

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