
From: Jorge Cruz [JCruz@triadmail.biz]
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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. I also oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities.

Not only as a professional involved in urban redevelopment, but also growing up in a low-income, urban neighborhood, I have directly experienced and lived from the benefits of CRA-driven investment. It must be sustained, if not expanded. Thank you for your consideration.

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