
From: Sue Smith [smithmarysue@yahoo.com]
Sent: Saturday, January 22, 2005 3:01 PM
To: Comments, Regs
Subject: Re: CRA/OTS

I believe that we are judged as a nation by the way we treat the people with the least. I believe that it is governments job to level the playing field in any way that it can and still uphold our Constitution. I hope that all federally insured financial institutions will 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. I live in such an area and we can afford to build our lavisous homes without government funding and I feel that funding should help those who cannot afford half a million dollar homes.

Thank you,

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