
From: John Smith [john@mail.housingformesa.org]
Sent: Saturday, January 22, 2005 5:29 PM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

I am the CEO of a community development corporation in Arizona. We would not be able to develop the affordable housing that we have over the last 15 years without the CRA obligations.

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.

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