

**From:** Todd Nelson [toddrnelson@gmail.com]  
**Sent:** Friday, January 21, 2005 2:02 PM  
**To:** Comments, Regs  
**Subject:** 2004-53 Community Reinvestment Act

To Whom It May Concern:

It has come to my attention that OTS is considering relieving many institutions of further investment and service requirements under CRA. This would be disastrous, as ending CRA requirements for investments and services would undermine billions of dollars annually of investments in low-income housing, small businesses, and economic development activities. Additionally, this change in policy would jeopardize investment in such valuable consumer services as convenient bank branches and basic banking accounts.

All federally insured financial institutions should continue to be fully accountable under CRA for making these types of investments and providing these essential banking services. I also oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities. Please do not change these current policies. Thank you for your time.

Sincerely,

Todd Nelson  
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