

**From:** Paul Deslongchamps [PaulD@wavelandventures.com]  
**Sent:** Friday, January 21, 2005 9:38 AM  
**To:** Comments, Regs  
**Subject:** 2004-53 Community Reinvestment Act

Dear Sirs,

It is my belief and experience that 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.

Having experienced the difficulty in addressing central city poverty and the need for wealth creation in these Low and Moderate Income areas, it is clear that this would be incredibly difficult without a motivator such as CRA.

Thank you.

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