

From: Rosa Talero [rhtalero@hotmail.com]

Sent: Friday, January 21, 2005 9:43 AM

To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

I believe that all federally insured financial institutions should continue to be fully accountable under CRA for making investments and providing services much needed in poor and low-income communities. 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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