

---

**From:** Reginald Jones [north7@stlouis.missouri.org]  
**Sent:** Monday, January 24, 2005 3:22 PM  
**To:** Comments, Regs  
**Cc:** Doris Davenport  
**Subject:** 2004-53 Community Reinvestment Act

To whom it may concern,

As a Community Based Development Organization, it is necessary 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.

Sincerely,

Reginald Jones  
Executive Director