

From: John Cusano Consulting Services [johncusano@mac.com]  
Sent: Wednesday, January 19, 2005 10:28 AM  
To: Comments, Regs  
Subject: The Community Reinvestment Act

Dear OTS:

I strongly oppose the OTS proposal (2004-53 and 2004-54) to give CRA credit to thrift institutions for activities in rural and disaster areas with no benefit for low and moderate income people and places. It is also essential that large institutions remain accountable for investments and services as well as their lending.

I believe that it would be immoral for your institution to enact any regulations which will further expand the increasing gap between those who have and those who do not in our country's already lopsided system. Your agency should be looking for ways to help all people get ahead and thereby be more a part of the economy and to strengthen and diversify our economic systems.

Please act responsibly on behalf of everyone. Thank you for your time and attention.

John Cusano

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