

From: Susanna Weckerle [am4124@wayne.edu]  
Sent: Thursday, January 20, 2005 12:54 PM  
To: Comments, Regs  
Subject: 2004-53 Community Reinvestment Act

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.

Please be aware that the cessation of this act will only hurt our country's well-being; the well-being of our entire nation as a whole is a stake. There is plenty of literature available on the benefits of the CRA.

Thank you.