

**From:** Sue Cary [scary@chhip.org]  
**Sent:** Friday, January 21, 2005 8:36 PM  
**To:** Comments, Regs  
**Subject:** 2004-53 Community Reinvestment Act

I am writing to urge that all federally insured financial institutions continue to be subject to CRA requirements for making investments and providing services. I also strongly oppose the proposal put forth by OTS to allow rural community development activities that do not primarily benefit low income communities and households to be substituted for current critical CRA activities.

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Susan Cary  
Director of Property Development  
Capitol Hill Housing Improvement Program  
1406 10th Avenue, Suite 101  
Seattle, Washington 98122  
(206) 329-7303, Ext. 113  
(206) 329-1857 (FAX)