
From: Pratt, Evan [evan.pratt@ohm-eng.com]

Sent: Monday, January 24, 2005 4:21 PM

To: Comments, Regs

To whomever is responsible for collecting comments on the Community Reinvestment Act:

I am concerned that legislation allowing banks to ignore low-income areas, particularly for redevelopment or development. I am concerned that this will have a negative impact on our communities.

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.

Thank you for your attention to this issue

Evan N. Pratt
1626 Harbal Drive
Ann Arbor, MI 48105