
From: Andrews, Neal [NAndrews@ci.ventura.ca.us]
Sent: Monday, January 24, 2005 6:58 PM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

2004-53 Community Reinvestment Act

Please take note that I respectfully request that all financial institutions currently required to provide loan programs for low income and special needs communities under CRA continue to be so required. I also wish to make it clear that the OTS proposal to shift focus from special or disadvantaged populations and communities in rural development projects is a poor policy decision.

While I am not speaking officially on behalf of the City of Ventura, as a City Council Member I feel I have a strong sense of the needs of my community and the will of the electorate. These regulatory policy changes are not in my opinion in the public interest.

Neal Andrews
Council Member
City of Ventura, CA