

From: Cynthia DeSouza [cindydesouza@hotmail.com]
Sent: Sunday, January 23, 2005 5:46 PM
To: Comments, Regs
Cc: cynthiadesouza@verizon.net
Subject: 2004-53 Community Reinvestment Act

To the Office of Thrift Supervision

I am writing this message to state that it is my sentiment that "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 communities."

This funding is necessary and many people have benefited from these investments into the community.

Cynthia DeSouza
Associate Board Member
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