

**From:** Marlane Weslian [MarlaneW@slavicvillage.org]

**Sent:** Friday, January 21, 2005 11:35 AM

**To:** Comments, Regs

**Subject:** 2004-53 Community Reinvestment Act

Dear OTS;

I live in an urban neighborhood in Cleveland, Ohio, and I am asking you not to dismantle the Community Reinvestment Act (CRA). The CRA has made a tremendous difference in my community over the last 20 years. Our local banks have invested in our community providing loans, bank services and expertise. Very little of this would have occurred without the CRA. It is not acceptable to relieve our financial institutions of the CRA requirements. I remember the days before CRA, my community was red-lined by almost all of the financial institutions in Cleveland and it showed. Keep CRA!!

Sincerely, Marlane Weslian