

**From:** Sarah Karlinsky [skarlinsky@yahoo.com]  
**Sent:** Friday, January 21, 2005 8:19 PM  
**To:** Comments, Regs  
**Subject:** 2004-53 Community Reinvestment Act

To whom it may concern,  
All federally insured financial institutions should continue to be fully accountable under CRA for making investments and providing services. Additionally, I oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities.

Sincerely,  
Sarah Karlinsky  
California  
94110

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