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The National Association of Housing Cooperatives is a 501c3 organization providing information and education to the nation's 7,000 cooperatives, many of which serve low and moderate income families and seniors.

There are four agencies with CRA rules. Three of those agencies have come together with joint rules. We urge OTS to conform its CRA rules with those other agencies.

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October 18-21, 2006, NAHC Annual Conference "Co-ops--Spectacular By Nature" at the Hyatt Regency, Vancouver, British Columbia