

From: Carl Berger [Carl_Berger@ddc-alaska.org]

Sent: Monday, January 22, 2007 2:39 PM

To: Comments, Regs

Subject: # 2006-44

**Attention: Office of Thrift Supervision(OTS)
US Dept of Treasury**

I am writing to comment concerning the maintenance of viable regulation by the Office of Thrift Supervision for the Community Reinvestment Act (CRA), to recommend that CRA is maintained in full force for all rural banks and savings and loans, to allow their ongoing responses in meeting the needs of rural residents throughout the US and in rural Alaska.

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