From: Dale Wilson [dwilson@ruralresources.org]
Sent: Monday, January 24, 2005 2:30 PM

To:Comments, RegsCc:Sharon BaranofskySubject:2004-53, 2004-54

To: Office of Thrift Supervision Fm: Dale Wilson, Division Director

**Rural Resources Community Action** 

Re: 2004-53, 2004-54

Dt: 01/24/2005

Rural Resources Community Action strongly opposes the OTS proposal to give CRA credit to thrift institutions for activities in rural and disaster areas with no benefit for low and moderate income people and places. It is also essential that large institutions remain accountable for investments and services as well as their lending. Thank you for your time and attention.

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No virus found in this outgoing message.

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Version: 7.0.300 / Virus Database: 265.7.2 - Release Date: 1/21/05