From: Jen Frank [yeemk2@yahoo.com]
Sent: Friday, January 21, 2005 8:43 AM

To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

I believe strongly that all federally insured financial institutions should continue to be fully accountable under CRA for making investments and providing services.

I also oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities.

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