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Sent: Friday, January 21, 2005 11:40 AM
To: Comments, Regs
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The Community Reinvestment Act is a critical component to our community's affordable housing and community development solutions. Any changes that would allow thrifts to cease providing investments and services will weaken grassroots efforts to improve the situations of homeless and low income citizens. As a member of a church/community based initiative striving to strengthen the health of the Rochester NY community, I urge the OTS to withdraw its proposed rule.

David J. Agostinelli

Director, Organizing Committee and
Joint Study Team Leader

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***Rooted in the Belief that Permanent Supportive / Affordable Housing
Renews Hope and Revitalizes People and Their Neighborhoods***
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