From: Jeff Eder [jeffseder@yahoo.com] Sent: Friday, January 21, 2005 8:50 AM To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

Please continue to hold financial institutions fully accountable under CRA for making investments and providing services. Also, please make sure that rural community development activities do benefit low-income communities.

Jeff Eder

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