From: DEB WENIG [DWENIG@COUNTYCORP.com]

**Sent:** Friday, January 07, 2005 5:48 PM

To: Comments, Regs

Cc: MARLENE J. FLAGEL

Subject: 2004-53 Community Reinvestment Act

COUNTY CORP, Montgomery County's non-profit affordable housing and economic development organization, opposes the OTS proprosal to consider favorably rural community development activities that do not primarily benefti low-income people or communities. Thrifts should continue to be fully accountable under CRA for making investments and providing services.

Thank you for your consideration.

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