

**From:** John [jmsmith@valleyint.com]  
**Sent:** Wednesday, December 29, 2004 9:04 PM  
**To:** Comments, Regs  
**Subject:** 2004-53 Community Reinvestment Act  
Dear responsible official:

Thrift institutions should continue to be fully accountable under CRA for making investments and providing services. I oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities.

The proposed rule change would have a detrimental effect on current investment and service activities in our county and region.

Sincerely,

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