

**From:** Davis, Leslie [DavisL@san-clemente.org]  
**Sent:** Wednesday, January 05, 2005 8:38 PM  
**To:** Comments, Regs  
**Subject:** 2004-53 Community Reinvestment Act  
Dept. of the Treasury:

I urge you to continue the Community Reinvestment Act as it is currently written. Thrifts 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."  
Sincerely,

**Leslie Davis, Housing Coordinator**  
**City of San Clemente**  
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