

**From:** d Fisher [dfisher161@hotmail.com]  
**Sent:** Monday, January 24, 2005 9:33 AM  
**To:** Comments, Regs  
**Subject:** 2004-5 Community Reinvestment Act

Please accept my heartfelt comments on the proposed revisions to the Community Reinvestment Act. I strongly believe that all federally insured financial institutions should continue to be fully accountable under CRA for making investments and providing services. I also oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities.

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