

From: Jim Gabler [Jim@gablerhousing.com]  
Sent: Tuesday, December 21, 2004 5:52 PM  
To: Comments, Regs  
Subject: 2004-53 Community Reinvestment Act.....

Sirs:

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

Thank you.

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