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From: Jeff Fields [jfields@emersonpark.org]
Sent: Tuesday, December 21, 2004 10:05 AM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

Hello,
My name is Jeff Fields and I am the Housing Division Manager at Emerson Park Development Corporation in East St. Louis, IL. I am writing to lodge my opposition to the OTS proposal that would not hold Thrifts accountable for making investments and providing services under the CRA. I also oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities. That is not what "community development" was conceived of when the law is written, and it should not be distorted now. Thank you,
Jeff Fields