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It: Monday, December 20, 2004 3:23 PM
Subject: Comments, Regs
2004-53 Community Reinvestment Act

Please do not weaken CRA regulations. 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.

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"We help low income families build affordable homes and vital communities;
We help other organizations finance and construct affordable housing;
And, when an organization doesn't have the capacity, we'll develop the project for them."