

From: kmonter@chnnet.com
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To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

The Cleveland Housing Network strongly and vehemently opposes the CRA proposals offered by the Office of Thrift Supervision. All federally insured financial institutions should continue to be fully accountable under CRA for making investments and providing services. We 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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