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**From:** Beck, Kathy [KBeck@brightoncenter.com]  
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**o:** Comments, Regs  
**Subject:** 2004-53 Community Reinviestmetn Act

It is very important to provide low income housing for people in Northern Kentucky as well as other States. Our agency sees every day the need for affordable housing. 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