From: Betty P. Lindley [bplindley@earthlink.net] Sent: Monday, December 20, 2004 6:14 PM

To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

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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