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Sent: Thursday, January 20, 2005 5:32 PM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

To Whom It May Concern:

All federally insured financial institutions should continue to be fully accountable under CRA for making investments and providing services. I also oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities. In order for the economic standing to reverse in low income communities, there must be continued investment in these strained areas.

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