

From: linda morgan [heartlandhfh@qwest.net]
Sent: Thursday, January 20, 2005 5:49 PM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

: "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." CRA credits help build community by helping low income families.

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