

From: Art Stoltzfus [art@liscnet.org]  
Sent: Wednesday, December 22, 2004 2:25 PM  
To: Comments, Regs  
Subject: 2004-53

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.

Thank you.

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