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From: Megan Melinat [MelinatM@michigan.gov]
Sent: Tuesday, December 21, 2004 9:36 AM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

Thriffs should continue to be fully accountable under CRA for making investments and providing services. If enforcement of the rule is relaxed, communities throughout the country will suffer. Low-income families cannot enter the mainstream economy if they are unable to purchase homes and start businesses within stable communities. I oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities.

Melinat