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**From:** Russ Schmunk [RSchmunk@hcd.ca.gov]  
**Sent:** Thursday, January 27, 2005 10:45 PM  
**To:** Comments, Regs  
**Subject:** 2004-53 Community Reinvestment Act

I am writing in opposition to the Office of Thrift Supervision's proposal to consider favorably, for CRA purposes, rural community development activities that do not primarily benefit low-income people or communities. Adoption of this change would reduce sorely needed support for activities that benefit low-income people.

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