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Sent: Wednesday, December 22, 2004 9:11 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. The OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities is not be in the spirit of the CRA mission.

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