

**From:** Alex Brazynetz [alex@stockyardredevelopment.org]  
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**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. Providing opportunities for urban poor and low-income individuals and families needs to be a concern of government.

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