

From: Christine Daugherty [cweissD@worldnet.att.net]
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To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

I am concerned whenever CRA is threatened. As a rural practitioner, it is my experience that not all rural community development activities (ski resorts, etc.) benefit low-income communities. 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.
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