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Bowen, Sandy [Sandy.Bowen@abilenetx.com] Tuesday, December 21, 2004 10:15 AM

Comments, Regs

Subject:

2004-53 Community Reinvestment Act

It is unbelievable that this would be considered. It will leave exposed many good (good until something like this comes along) networks that are currently in place. 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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