

From: Jami Gebert [mainstreetmanager@sbcglobal.net]

Sent: Tuesday, December 21, 2004 4:40 PM

To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

To Whom It May Concern:

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.

Sincerely,

Jami Gebert

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