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Sent: Thursday, January 20, 2005 4:48 PM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

The proposed changes to the CRA regulations are poorly conceived and will significantly damage economic development in low-income communities. 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.

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