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To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

To whom it may concern.

I believe all federally insured Banks and other financial institutions should continue to be fully accountable under the CRA.

I strongly oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities.

It is a national crisis that our communities do not have low income and affordable housing for everyone.

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