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**From:** Steven Libby [stevenlibby@yahoo.com]  
**Sent:** Wednesday, January 26, 2005 2:07 PM  
**To:** Comments, Regs  
**Subject:** 2004-53 Community Reinvestment Act

If we are to live in a nation where people can pull themselves up by their bootstraps, we cannot afford to cut those same bootstraps through poorly-reflected regulations.

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.

Steven Libby

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