From: Mark Robinson [mark@Impactsilverspring.org]

Sent: Thursday, January 20, 2005 4:52 PM

To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

It is going to be old business as usual if all federally insured financial institutions should continue to be held 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 communities.

Mark Robinson

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