From: Janet Jones [Jjones@KalamazooUnitedWay.org]

Sent: Wednesday, December 22, 2004 8:26 AM

To: Comments, Regs

Subject: "2004-53 Community Reinvestment Act"

The Community Collaborative of Kalamazoo County, Michigan opposes the OTS proposal that would favor rural community development that DOES NOT primarily benefit either the low income residents or their communities.

We further urge the Office of Thrift Supervision to delete those provisions which continue to benefit the rich and to ensure that the Community Reinvestment Act and it's regulations are supported rather than weakened. Thrifts should be accountable for what they do in the name of our government and our citizens.

Sincerely Janet M. Jones

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