

From: Ed Neenan [epneenan@fuse.net]

Sent: Tuesday, December 28, 2004 9:56 AM

To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

I oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low income people and or communities. As a long time volunteer for Habitat for Humanity, I have witnessed the significant benefit to these low income families of having a home.

Sincerely

Ed Neenan

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