

**From:** MLMAssocAICP@aol.com  
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**To:** Comments, Regs  
**Subject:** 2004-53 Community Reinvestment Act

Thrifts play an important role in providing financial services and investment that benefit low-income people and communities and should continue to be fully accountable under CRA for these activities. I oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities.

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