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**From:** riki [riki@kc.rr.com]  
**Sent:** Tuesday, December 21, 2004 10:06 AM  
**To:** Comments, Regs  
**Subject:** 2004-53 Community Reinvestment Act

As an activist working primarily in distressed areas, I feel that Thrifts should be, in every respect, held responsible under CRA for making investments and giving assistance, as is currently the case. I am against the OTS suggestion to consider favorably any community development services that do not first and foremost help low-income and impoverished individuals or neighborhoods.