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**From:** Pam Chalklin [mapchalklin@yahoo.com]  
**Sent:** Monday, January 24, 2005 10:36 AM  
**To:** Comments, Regs  
**Subject:** 2004-53 Reinvevstment Act

To whom it may concern:

I am writing today in opposition to the OTS proposal to consider support of rural and community development activities that do not benefit low income individuals or low income communities. I am also of the opinion that all federally insured financial institutions should continue to be fully accountable under CRA for making investments and providing services in local communities.

Thank you for taking the time to consider my position in these matters.

Yours truly,

Pam Chalklin

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