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**From:** Wendy K. Smith [wendyksmith@alltel.net]  
**Sent:** Friday, January 21, 2005 1:00 PM  
**To:** Comments, Regs  
**Subject:** 2004-53 Community Reinvestment Act

Dear Office of Thrift Supervision:

I strongly believe that all federally insured financial institutions should continue to be fully accountable under the Community Reinvestment Act (CRA) for making investments and providing services. In addition, I oppose the OTS proposal to favor rural community development activities that do not primarily benefit low-income people or communities

Thank you for seriously considering my comments.

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