

From: Carolyn Loeb [loeb1cs@cmich.edu]
Sent: Friday, December 31, 2004 5:15 PM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act
To Whom It May Concern:

I would like to register my view that thrifts should continue to be fully accountable under CRA for making investments and providing services. I oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities.

Thank you.

Sincerely,

Carolyn Loeb

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