

From: William Solomon [serenget1@aol.com]

Sent: Thursday, December 23, 2004 8:00 AM

To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

With the endgame essentially at hand as far as major bank consolidations go, and major banks less concerned about their CRA ratings anyway, now is not the time to weaken any of the CRA regulations on other institutions. 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.

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