

From: Cathy Wickwire [cwickwire@hotmail.com]  
Sent: Wednesday, December 29, 2004 2:49 PM  
To: Comments, Regs  
Subject: 2004-53 Community Reinvestment Act

Dear Sirs,

I am writing to express my belief 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.

Regards,

Cathy Wickwire  
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