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From: Linda Detrick-Jaegly [ljaegly@lagrangedevelopment.org]  
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Subject: Comments, Regs  
2004-53 Community Reinvestment Act

I oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities. If the OTS decides they should not, it will undermine billions of dollars annually of investments in low-income housing, small businesses, economic development, and historic rehabilitation, as well as such consumer services as convenient bank branches and basic banking accounts. Thrifts should continue to be fully accountable under CRA for making investments and providing services.

Linda Detrick-Jaegly