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**From:** doug cruze [dougcruze@hotmail.com]  
**Sent:** Monday, January 24, 2005 9:20 AM  
**To:** Comments, Regs  
**Subject:** 2004-53 Community Reinvestment Act

To Whom It May Concern:

The CRA has provided and should be allowed to continue to provide invaluable benefits to communities throughout the US. All federally insured financial institutions should continue to be fully accountable under CRA for making investments and providing services. I also oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities.

Sincerely

Doug Cruze  
Pittsburgh, PA