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From: Hyatt Simpson [dchyatt@yahoo.com]
it: Tuesday, December 21, 2004 10:45 AM
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. Thrifts should continue to be fully accountable under CRA for making investments and providing services to low-income communities. Any changes to regulations should only be of a nature to strengthen benefits to low-income communities-- otherwise, why have any regulations?

Sincerely,
A H Simpson
Fairfax, VA