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Sent: Thursday, January 20, 2005 7:32 PM
To: Comments, Regs
Subject: 2004-53, 2004-54

I strongly oppose the OTS proposal to weaken CRA requirements. It is also essential that large institutions remain accountable for investments and services as well as their lending. CRA is an important part of making cities like mine (Ft Worth, Texas) work. Thank you for your time and attention.

Sincerely,

Andrew Sutton

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