

From: Dora P. Crouch [dpcca@ojai.net]
Sent: Thursday, January 06, 2005 2:22 PM
To: Comments, Regs
Subject: 2004-53Community Reinvestment Act

I urge that you continue to hold thrifts fully accountable under for making investments and providing services. Your proposal to consider favorably rural community developments activities that do not primarily benefit low-income people or communities--and Santa Paula is definitely low income!--does not provide the on-going investment that our community needs. This is essential for us.

Sincerely,
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