From: Tremaine Wright [tremaineswright@yahoo.com]

Sent: Thursday, January 27, 2005 11:07 AM

To: Comments, Regs

Subject: Community Re-investment Act

With regards tot he upcoming vote on the Community Reinvestment Act ("CRA") I want to stress that 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.

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