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**From:** Lucinda Flowers [lucindaf@bellsouth.net]  
**Sent:** Monday, January 24, 2005 3:55 PM  
**To:** Comments, Regs  
**Subject:** 2004-53 Community Reinvestment Act

To whom it may concern -- I oppose efforts to relieve institutions that OTS oversees of further investment and service requirements under CRA. All federally insured financial institutions should continue to be fully accountable under CRA for making investments and providing services. CRA is too important to weaken.

Thanks for your consideration.

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