

From: Dave Kimmett [mronionboy@yahoo.com]
Sent: Thursday, December 30, 2004 10:47 PM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

Dear OTS Management,

Please don't let the thrifts go unregulated/deregulated concerning low income communities. These communities desperately need the energy that the Community Reinvestment Act stipulations have been providing. The long-term health of our nation partly rests on the CRA.

Thank you for your consideration,

David Kimmett
concerned citizen

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