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To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

Thriffs should continue to be fully accountable under CRA for making investments and providing services. I oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities. The OTS must set an example for the other agencies responsible for enforcing the Community Reinvestment Act and not relax the standards that have provided for billions of dollars annually of investments in low-income housing, small businesses, economic development, and historic rehabilitation, as well as such consumer services as convenient bank branches and basic banking accounts. Please do not undermine all the good that has come out of the CRA over the last 25+ years.

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