

From: bob breglio [bob65432@yahoo.com]
Sent: Friday, January 21, 2005 7:11 AM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

Dear Sir or Ms:

I truly believe that all federally insured financial institutions should continue to be fully accountable under CRA for making investments and providing services. I also strongly oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities.

Yours truly,

Bob Breglio

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