

**From:** Joseph Payne [jpayne@milfordfirstumc.org]  
**Sent:** Wednesday, December 22, 2004 4:18 PM  
**To:** Comments, Regs  
**Subject:** 2004-53 Community Reinvestment Act  
To whom it may concern:

Thrifts 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.

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