

**From:** Ryuzo Tagami [kanzasuman@hotmail.com]

**Sent:** Friday, January 21, 2005 4:03 PM

**To:** Comments, Regs

**Subject:** 2004-53 Community Reinvestment Act

I am writing to comment on proposed regulations on the Community Reinvestment Act. I oppose any dilution of the requirements that now apply to federally insured financial institutions. I am opposed to any proposal that would allow OTS to give favorable consideration to rural community development activities not primarily benefiting low-income constituencies.

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