

From: George Rothman [GRothman@mannadc.org]  
Sent: Monday, December 20, 2004 2:34 PM  
To: Comments, Regs  
Subject: 2004-53 Community Reinvestment Act

CRA has a purpose and has been successful in accomplishing its purpose to help low income persons and communities. I'm against the OTS proposal to consider favorably rural development activities which don't benefit low income persons and communities. Thrifts should continue to be subject to current CRA requirements re investments and community services.

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