From: Ron Emrich [ron@preservationnj.org]
Sent: Thursday, December 23, 2004 10:12 AM

To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

Preservation New Jersey, the statewide historic preservation advocacy and education organization, opposes the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities. Thrifts should continue to be fully accountable under CRA for making investments and providing services.

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