

**From:** Laura McDuffee [mcduffee1@yahoo.com]  
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**To:** Comments, Regs  
**Subject:** 2004-53 Community Reinvestment Act

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.  
-Laura McDuffee