

From: Kris Warner [kriswarner@hotmail.com]
Sent: Wednesday, December 22, 2004 2:15 PM
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.

Kris Warner

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