From: ed FERRY [smithferry@yahoo.com]
Sent: saturday, January 22, 2005 2:08 PM

To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

All federally insured financial institutions should continue to be fully accountable under CRA for making investments and providing services. I also oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people.

Ed Ferry, Board Member, Rebuilding Together

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