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From: Amanda Perez [amandaperez@essexny.org]  
Sent: Monday, January 10, 2005 2:52 PM  
To: Comments, Regs  
Subject: Comments Re: CRA No. 2004-53 Proposed Changes

My organization opposes the proposed rule change to the CRA (No. 2004-53). The proposed rule would allow large savings and loans to opt out of complying with investment and banking services examinations, which encourage investment in low income housing and services to low income people. We strongly oppose the proposed changes, which would also allow thrifts in rural areas to serve any income population, while the CRA was established to direct resources to low and moderate income communities.

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