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Content: Monday, December 20, 2004 9:27 PM
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. This is not the way to differentiate between the size of a lender. The answer is to streamline the compliance process and increase the current CRA obligations of large banks, not to take the most locally accountable lenders out of the formal CRA process.