

From: John Kenny [johnk@sahousingtrust.org]

Sent: Tuesday, December 28, 2004 4:34 PM

To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

As Executive Director of the San Antonio Housing Trust I oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities. 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

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