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January 10, 2005

Office of Thrift Supervision

RE: No. 2004-53 & 2004-54

We strongly oppose the OTS proposal to weaken CRA requirements. It is also essential that large institutions remain accountable for investments and services as well as their lending. Thank you for your time and attention.

Sincerely,

Albany County Rural Housing Alliance, Inc.

A handwritten signature in cursive script that reads "Stephanie Galvin".

Stephanie Galvin
Housing Counselor