

From: Joni Foster [jfoster@liscnet.org]

Sent: Friday, January 21, 2005 2:12 PM

To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

I would like to provide comments about proposed regulations to gut the CRA. I believe 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 or communities.

Thank you.

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