

From: Deborah Packard [deborah.packard@preservationworchester.org]

Sent: Wednesday, December 22, 2004 1:34 PM

To: Comments, Regs

Subject: 2004-53Community Reinvestment Act

Thriffs 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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