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nt: Subject: JoAnn Wright [joann.wright@accap.org] Tuesday, December 21, 2004 9:17 AM

Comments, Regs

2004-53 Community Reinvestment Act

What is the sense of giving rural thrifts credit for projects that do not benefit low income persons? That undermines the purpose of the CRA rules. I believe thrifts should remain fully accountable under CRA for making investments and providing services. I oppose the proposal to loosen the rules for this group.

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