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Sent: Friday, January 21, 2005 10:17 AM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

It is critical that the CRA needs continued enforcement so that all federally insured financial institutions remain accountable for making investments and providing services in areas of need.

I also oppose the OTS proposal to give credit for rural development activities that do not primarily benefit low-income people and communities.

-Steve Sirkis