

From: Margaret Nelson [mnelson@bedc.org]
Sent: Friday, January 21, 2005 8:39 AM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

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.

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