

**From:** Sharon Bramlett [logic360@msn.com]  
**Sent:** Monday, January 03, 2005 9:27 AM  
**To:** Comments, Regs  
**Subject:** CRA Proposed Rule Change No. 2004-53

Honorable Representatives OTS,

Partnership for Community Preservation, Inc. strongly opposes the proposed rule change for CRA No. 2004-53. This proposal undermines the intent and structure of CRA by allowing thrifts to serve any income group in rural areas, and further marginalizes the low income families needing these services. We therefore oppose changes which will weaken CRA.

Sharon deLegal Bramlett, Chairperson

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