From: Corey Leon [coreyleon@hotmail.com] **Sent:** Monday, December 20, 2004 3:05 PM

To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

Thrifts 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. CRA has been a terrific program in encouraging banks and thrifts to make investments in and providing services to low-income communities. Please do not take any actions that would weaken the current system.

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