

**Evans, Sandra E**

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**From:** Tim Mungavan [tmungavan@wbcdc.org]

**Sent:** Monday, December 20, 2004 3:33 PM

**To:** Comments, Regs

**Subject:** 2004-53 Community Reinvestment Act

I am writing to oppose any reduction in accountability for thrifts or any other banking institutions under CRA. I therefore oppose the OTS proposal to give favorable consideration to rural community development activity that does not benefit low-income people or communities.

As a non-profit organization dedicated to providing affordable housing and economic development for an inner city neighborhood of Minneapolis, I believe this is no time to be diluting the limited number of tools available for these important activities. CRA is part of our country's commitment to equal opportunity. It should be strengthened, not weakened.

**Tim Mungavan, Executive Director**

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