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From: clearhoo [clearhoo@bellsouth.net]
Sent: Tuesday, December 21, 2004 9:04 AM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

This is my Petition that "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."

Unless Thrifts re-investment in their communities, they are not making a contribution to society.... Consider the prior years when they operated with Red-Lining and other practices that caused many urban decay, people are not just the problems but financial resources can make changes, let us continue to invest in the Goodwill of America for a better society among ALL.

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