From: Eve Stewart [EStewart@ahainc.org] Sent: Thursday, January 20, 2005 4:46 PM

To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

To Whom It May Concern:

I firmly believe that 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.

Sincerely, Eve Stewart

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