

From: MartensB@aol.com
Sent: Wednesday, December 22, 2004 3:09 PM
To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act
To Whom it May Concern,

Thrifts should continue to be fully accountable under CRA for making investments and providing services. We oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities.

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