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**From:** Greg Shron [gshron@eya.com]  
**Sent:** Monday, January 24, 2005 2:39 PM  
**To:** Comments, Regs  
**Subject:** 2004-53 Community Reinvestment Act

To Whom It May Concern:

I strongly urge that all federally insured financial institutions should continue to be fully accountable under CRA for making investments and providing services. I strongly oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities. I, and others like me, have devoted years of volunteer efforts to stabilizing urban and suburban communities through home repair and neighborhood revitalization projects, and was shocked to learn of the proposal to dismantle the CRA. This would seriously undermine the efforts of many non-profit groups that successfully leverage CRA funds through volunteer labor and donated materials. Please do not take this critical tool against decaying communities away from us.

Thank you.

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