From: Judith Neely [jtneely888@yahoo.com]
Sent: Monday, January 24, 2005 10:55 AM

To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

All FDIC institutions should continue to be fully accountable under the Community Reinvestment Act to make investments and provide services. <u>I oppose</u> the Office of Thrift Supervision proposal to favorably consider rural community development activities that do not primarily benefit low-income people or communities.

Respectfully,

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