

From: Howard Carley [HCarley@csipaper.com]
Sent: Monday, January 24, 2005 12:16 PM
To: Comments, Regs
Subject: "2004-53 Community Reinvestment Act"

It is my opinion that all federally insured financial institutions should continue to be fully accountable under CRA for making investments and providing services.

I oppose the OTS proposal to consider rural community development activities that do not primarily benefit low-income people or communities as favorable items.

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