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From: Carla DeStefano [cdestefano@swapinc.org]
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To: Comments, Regs
Subject: 2004-53 Community Reinvestment Act

Thrifts 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.

Organizations such as our that develop affordable housing in the urban centers need all the help we can get. Banks and thrifts will seek the easy way out if government does not hold them accountable under CRA.

Carla DeStefano
Executive Director
SWAP, Inc.
439 Pine Street
Providence, RI 02907
401- 272-0526
401 -- 272-5653 (fax)
[CDeStefano@swapinc.org <mailto:CDeStefano@swapinc.org>](mailto:CDeStefano@swapinc.org)