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**From:** pat carstensen [pats1717@hotmail.com]  
**Sent:** Saturday, January 22, 2005 6:31 PM  
**To:** Comments, Regs  
**Cc:** action@cra-nc.org  
**Subject:** RE: OTS docket number, No. 2004-53

Regulation Comments - Chief Counsel's Office - Office of Thrift  
Supervision 1700 G St. NW, Washington DC 20552

Attention: No. 2004-53

To Whom it May Concern:

I am writing to oppose your CRA Streamlining Proposal. As an anti-sprawl  
activist, I am particularly alarmed at relaxation proposed for rural areas.  
I am appalled that a program for low and moderate cost housing could be used  
to finance country estates and McMansions in exurbia.

Please withdraw your proposal. If you have any questions, please call me at  
919-490-1566.

Sincerely,

Patricia J. Carstensen  
cc Community Reinvestment Association of North Carolina (CRA-NC)