

From: Bernardo Esqueda [besqueda@eriefamilyhealth.org]

Sent: Monday, January 03, 2005 12:09 PM

To: Comments, Regs

Subject: 2004-53 Community Reinvestment Act

As an officer in a community health clinic which provides primary healthcare services to the uninsured and underinsured community residents of Chicago's west side I believe thrifts should continue to be fully accountable under CRA for making investments and providing services. I oppose the OTS proposal to consider favorably rural community development activities that do not benefit low-income people or communities.

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